

COMMUNITY SUPPORT ACCOUNT

We want to be able to partner with local organisations and give back to the communities where we do business.

We understand that non-profit organisations need to invest funds that have taken great time and effort to raise.

Holiday Coast Credit Union have kept this in mind and designed an account for non-profit organisations that are actively involved in the support of the community such as charities and non-licensed sporting bodies.

Let us support you in supporting your community.



ABOUT THE PRODUCT	A Holiday Coast Community Support Account is an on-call account designed to assist and support incorporated non-profit organisations such as charities and community non-licensed sporting bodies.
ELIGIBILITY	To be eligible for this account, the activities for the non-profit organisation should not be solely for the benefit of the signatories of the account. This should be clearly evident in the organisations Constitution that will need to be provided. All account applications are subject to approval.
INTEREST RATE	Interest is paid on the entire balance, calculated daily and paid monthly. Current interest rates applicable to this account are available by calling 1300 365 7 24, visiting www.hccu.com.au or your local branch.
MINIMUM BALANCE	No minimum balance
MAXIMUM BALANCE	No maximum balance amount
EASY ACCESS ACCOUNT FACILITIES	<ul style="list-style-type: none"> • Free Telephone Banking • Free Internet Banking • RediCard Access Card (ATM, EFTPOS, Bank@Post) ① • Personal Cheque Book (available upon application) ② • Electronic Bill Payments (Direct Debit & BPay via Telephone or Internet banking) • Direct Credits • Counter service at Holiday Coast Branches and Service Centres
ONGOING ACCOUNT KEEPING FEE	There are no on-going account keeping fees associated with this product. Many financial institutions now charge monthly or annual administration fees on some accounts. When comparing, don't just look at the interest rate; consider the 'total cost'.

TRANSACTION FEES	<ul style="list-style-type: none"> • FREE - All credits • FREE - Internet Banking, Phone Banking, Electronic Bill Payments • FREE - First 25 debits per month (ATM, ATM Balance Enquiry, EFTPOS, Personal Cheque, Withdrawals at branch, Bank@Post). Excess transaction fees apply. Please refer Fees & Charges and Access Limits brochure. • Excess transaction fees are waived if the total minimum relationship in membership for the month was greater than \$5,000.00
HOW TO MAKE DEPOSITS	Direct credit, electronic transfer, over counter at branch, Bank@Post (at most Post Offices)
HOW TO MAKE WITHDRAWALS	<ul style="list-style-type: none"> • Electronic Bill Payments (Direct Debit or BPay) • Electronic transfers via Phone or Internet Banking • RediCard withdrawals via ATM, EFTPOS, Bank@Post (at most Post Offices) ❶ • Personal cheque and Counter cheque • Over the counter at branch
STATEMENTS	Statements are issued to all members in July and January. More frequent statements are available if requested, at no charge.
BENEFITS THAT DELIVER	<ul style="list-style-type: none"> • Easy on-call access to your funds • Australia-wide access to your funds by using your RediCard via ATMs, EFTPOS, and Bank@Post ❶ • A simple fee structure that makes it possible to maintain a fee-free account when you remain within transaction limits and/or have sufficient balances to eliminate excess transaction fees • Electronically receive payments into your account • No need to maintain a minimum balance in your account • Ability to pay your bills via electronic bill payment, or by cheque • Personalised service at our many branches from Rutherford in the South to Coffs Harbour in the North, and our Member Contact Centre where we are available to take your call from 8am to 6pm weekdays
HOW TO OPEN AN ACCOUNT	To get set up, just meet with one of our helpful staff for a few moments at any of our local branches or Service Centres or contact our Member Contact Centre on 1300 365 7 24 (8am – 6pm weekdays) and get the complete rundown on a Holiday Coast Credit Union Community Support Account.
DEPOSIT SECURITY	<p>Holiday Coast Credit Union is licensed and regulated as an Authorised Deposit-taking Institution (ADI). ADIs are regulated by the Australian Prudential Regulation Authority (APRA). To check that you're saving or investing with an ADI, check the list on the APRA website www.apra.gov.au/adi/</p> <p>The Government Guarantee applies to our deposits</p>
<p>Eligibility criteria apply. Savings product is issued by Holiday Coast Credit Union Ltd. Conditions of Use (COU) applies and is available at our branches, at www.hccu.com.au or by calling 1300 365 7 24. We will give you a copy of the COU on application, which you should read and consider in deciding whether to use this product. The information in this Fact Sheet is correct at time of printing. Visit our website at www.hccu.com.au to view the current interest rate and fees & charges.</p> <p>❶ Available only if account is set up as "either to sign".</p> <p>❷ Normal lending criteria applies.</p>	