

## PRIMARY SHARE ACCOUNT

### Become a member today

Your first step in becoming a member of Holiday Coast Credit Union is to open a Primary Savings Account. Apart from holding your membership shares, a Primary Share Account is available to members as a fee free account, which can be used to pay for any credit union products, via direct debit.

Membership for people over 18 requires an initial purchase of one \$10 share. Members under 18 need only purchase 20% of the value of a share, ie. \$2. This one time investment stays on deposit in the Primary Share Account, but is returned to you should you decide to close your membership with Holiday Coast Credit Union.

With your membership share, not only do you have access to all products and services offered by Holiday Coast, but you have control. You are entitled to participate in General Meetings and elect representatives to the Board of Directors and because membership represents ownership, you will likely have a stronger relationship with us than any other financial institution, and therefore we call you a member-owner.



<b>ABOUT THE PRODUCT</b>	<p>A Holiday Coast Primary Share Savings Account is designed to hold the share amount paid by members when opening a membership.</p> <p>Apart from holding member shares, the Primary Share Account is available to members as a fee free account, which can be used to pay for any credit union products via direct debit such as Cuna Insurance Premiums, MyCard repayments and Loan repayments.</p>
<b>ELIGIBILITY</b>	Available to all Holiday Coast Credit Union Members
<b>INTEREST RATE</b>	Nil
<b>MINIMUM BALANCE</b>	No minimum balance
<b>MAXIMUM BALANCE</b>	No maximum balance amount
<b>ONGOING ACCOUNT KEEPING FEE</b>	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'.
<b>TRANSACTION FEES</b>	<ul style="list-style-type: none"> <li>• FREE - All credits</li> <li>• FREE - Electronic debits</li> </ul>
<b>HOW TO MAKE DEPOSITS</b>	Direct credit of payroll or other income streams, electronic transfer, over counter at branch.

<b>HOW TO MAKE WITHDRAWALS</b>	Please note this is not an everyday access savings account. Withdrawals are restricted to the opening shares for the membership, and electronic withdrawals via Direct Debit to pay for specific credit union products.
<b>STATEMENTS</b>	Statements are issued to all members in July and January. More frequent statements are available if requested, at no charge.
<b>BENEFITS THAT DELIVER</b>	<ul style="list-style-type: none"> <li>• Have funds set aside in a separate account to cover your payments for credit union products</li> <li>• Funds are retained in account for designated purpose and are not reduced by fees or sweeps</li> <li>• No need to maintain a minimum balance in your account</li> <li>• All credits and electronic withdrawals from account are free</li> <li>• Access to Insurance via Multi Policy discounts on Home, Contact &amp; Motor Vehicle Insurances ♦</li> <li>• 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</li> </ul>
<b>HOW TO OPEN AN ACCOUNT</b>	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 becoming a member of Holiday Coast Credit Union.
<b>DEPOSIT SECURITY</b>	<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 <a href="http://www.apra.gov.au/adi/">www.apra.gov.au/adi/</a></p> <p><b>The Government Guarantee applies to our deposits</b></p>
<p>Eligibility criteria apply. Terms and conditions, fees &amp; charges apply. Full details are available on request from any branch, at <a href="http://www.hccu.com.au">www.hccu.com.au</a> or by phoning 1300 365 7 24.</p> <p>Savings product is issued by Holiday Coast Credit Union Ltd. ABN 64 087 650 164. AFSL 240782. Registered Office: 1 Commerce Street Wauchope. Conditions of Use (COU) applies and is available at our branches, at <a href="http://www.hccu.com.au">www.hccu.com.au</a> 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</p> <p>♦Insurance policies have certain conditions, limitations and exclusions. Before deciding to acquire or continue to hold an insurance product(s) you should carefully read and consider the Product Disclosure Statement (s) (PDS) available from Holiday Coast Credit Union or the CUNA Mutual Group. Insurance products are issued by CUMIS Insurance Society Inc ABN 72 000 562 121 AFSL 245491. (Incorporated in Wisconsin USA. The members of the Society have no liability) trading as CUNA Mutual General Insurance and/or CUNA Mutual Life Australia Limited ABN 83 089 981 073 ASFL 245492, Level 10, 345 George Street, Sydney NSW 2000.</p> <p>The information in this Fact Sheet is correct at time of printing. Visit our website at <a href="http://www.hccu.com.au">www.hccu.com.au</a> to view the current interest rate and fees &amp; charges. (Updated: 20 September 2008)</p>	