




SUMMARY OF ACCOUNTS AND AVAILABILITY OF ACCESS FACILITIES

This Document should be read together with The Community Mutual Group Accounts and Access Facilities Conditions of Use and the Fees and Charges and Transaction Limits Brochure

Effective from 1 May 2012

HOW TO CONTACT US

Visit us at any of our branches – visit our website at www.communitymutual.com.au for our branch details

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the
community **mutual**
group



New England Mutual - Hunter Mutual - Orana Mutual

The Community Mutual Group, Hunter Mutual, New England Mutual and Orana Mutual are trading names of Community Mutual Ltd ABN 21 087 650 360 Australian Financial Services Licence 241167
Australian credit licence 241167

ACCOUNT		MINIMUM DEPOSIT TO OPEN ACCOUNT	MINIMUM BALANCE TO EARN INTEREST	FUNDS WITHDRAWABLE AT CALL	INTEREST See Note 1 for information on Interest Types stated in this column	CHEQUE BOOK	EFTPOS/ ATM Access – VISA card or Redicard	HOME BANKING – Internet Phone or	DIRECT ENTRY (Credit or Debit)	BPAY® bill paying service
Access Savings Account	S1		\$1.00	✓	Type A	✓	✓	✓	✓	✓
VISA Account	S2			✓	Nil		Visa Only	✓	✓	✓
Community Partnership Account	S3, S5, S6 & S7		\$1.00	✓	Type I See Note 12	✓	✓	✓	✓	✓
Direct Debit Account	S4			✓	Nil			Balances only	✓	
Christmas Club	S13		\$1.00	✓ See note 3	Type E			See note 3	Direct Credit only	
Youth Account (only available to junior members under eighteen (18) years of age)	S16		\$1.00	✓	Type A		Redicard only (over 12 years of age)	Limited functions	✓	
Four Seasons Account	S8	\$500.00	\$1.00	See note 7	Type C See note 12			See note 7	Direct Credit only	See note 7
High Rise	S9		\$1.00	✓	Type B See note 12	✓	✓	✓	✓	✓
Mortgage Overdraft	S10	\$1.00		✓	Type A	✓	✓	✓	✓	✓
Commercial Mortgage Overdraft	S11	\$1.00		✓	Type A	✓	✓	✓	✓	✓
Premium Savings Account	S12	\$500.00	\$1.00	See note 5	Type H See note 12			Balances only	Direct Credit only	
Cash Management Account (No new accounts available)	S19	\$5,000.00	\$1.00	✓ See note 6	Type H See note 12	✓ See note 6		✓ See note 6	✓ See note 6	✓ See note m 6
Cash Management Account	S20	\$10,000.00	\$10,000.00	✓ See note 4	Type H See note 12	✓		Balances only	Direct Credit only	
Real Estate Agents Trust Account (See note 8)	S21		\$1.00	✓	Nil	✓		Balances only	Direct Credit only	
General Solicitors' Trust Account & Solicitors' Trust Account – Statutory Deposit (See notes 8 & 9)	S23 S24		\$1.00	✓	Nil	✓		Balances only	Direct Credit only	

ACCOUNT		MINIMUM DEPOSIT TO OPEN ACCOUNT	MINIMUM BALANCE TO EARN INTEREST	FUNDS WITHDRAWABLE AT CALL	INTEREST See Note 1 for information on Interest Types stated in this column	CHEQUE BOOK	EFTPOS/ ATM Access – VISA card or Redicard	HOME BANKING – Internet or Phone	DIRECT ENTRY (Credit or Debit)	BPAY® bill paying service
Convenience Plus	S25		\$1.00	✓	Type A But only if in credit for the full month		VISA only	✓	✓	✓
Internet Maximiser (See note 15)	S30		\$1.00	✓	Type H			✓	✓	✓
Budget Account / Family Allowance Account (No new accounts available)	S33		\$1.00	✓	Type A	✓	✓	✓	✓	✓
Deeming Account Available to pensioners and self funded retirees over the age of fifty five (55)	S50		\$1.00	✓	Type C See note 13	✓	✓	✓	✓	✓
Deeming Account (no new accounts available)	S51		\$1.00	✓	Type C See note 16	✓	✓	✓	✓	✓
Mortgage Breaker	S77			✓	See Note 10 Nil	✓	✓	✓	✓	✓
Target Savings	S80		\$1.00	✓ See note 2	Type D See note 12			Balances only	Direct Credit only	
INVESTMENT ACCOUNTS										
Term Savings		\$1,000.00	\$1,000.00	See note 11	Type F			Balances only		
Edvest Planned Withdrawal Plus	I12	\$5,000.00	\$5,000.00	See note 11	See note 14			Balances only		
Edvest Regular Income Plus	I41	\$5,000.00	\$5,000.00	See note 11	Type G			Balances only		
Edvest Deferred Income Plus	I46	\$1,000.00	\$1,000.00	See note 11	Type F			Balances only		

Notes:

1. Interest calculations and when interest is credited:
 - Type A: calculated on minimum monthly balance, credited 6 monthly
 - Type B: calculated on daily balances, credited 31 May
 - Type C: calculated on daily balances, credited quarterly
 - Type D: calculated on minimum monthly balances, credited at month end
 - Type E: calculated on minimum monthly balances, credited on 31 October
 - Type F: calculated on daily balances, credited either monthly, quarterly, 6 monthly, annually or at maturity. At maturity interest may be added to the term deposit, thus earning additional interest, or credited to your nominated savings account. Other than at maturity, interest is credited to a nominated savings account, or for terms of 12 months or greater, interest may be added to the term deposit, thus earning additional interest.
 - Type G: calculated on daily balances, credited fortnightly
 - Type H: calculated on daily balances, credited monthly
 - Type I: calculated on minimum monthly balances, credited on 31 May. 1% community bonus paid to nominated (supported) charity, social or community group.
2. Four (4) withdrawals allowed every twelve (12) months, otherwise the account is transferred to your Access Savings Account (S1).
3. Between 1 November and 31 December. For withdrawals outside this period you must transfer the whole account to your Access Savings Account (S1). You may access the Christmas Club Account, via Internet & Telephone Banking, only between 1 November & 31 December.
4. Four (4) transactions per month including withdrawals of \$500 or more, otherwise account is transferred to the High Rise Account (S9).
5. Minimum withdrawal of \$500.
6. Minimum withdrawal of \$1,000.
7. Withdrawals allowed during January, April, July and October. Minimum deposit to this account is \$100.
8. Fees and charges are debited to the member's S1 account. No interest is credited to this account. Interest is calculated but paid to the entities specified in relevant legislation. Cash withdrawals are not permitted.
9. Withdrawals from the Statutory Deposit are only available by redemption of a letter of credit.
10. The minimum balance of \$500 must be maintained otherwise there is no mortgage loan offset. The offset only applies if the Mortgage Breaker account (S77) and the loan account are in the same names. Activating the S77 account operates as a variation to your loan contract. The unpaid balance of the loan used for the calculation of interest is reduced by the Offset balance. The Offset balance is the balance of the S77 account multiplied by the offset rate. Please refer to our Interest Rate Brochure for the current Offset Rate.
11. Withdrawable at maturity. We require 7 day's notice of any request for early withdrawal. We may allow earlier withdrawals in our absolute discretion e.g. in cases of hardship or special need. We may also reduce interest or charge a fee. Please refer to our Interest Rate Brochure for details of any early withdrawal interest reduction and to the Fees and Charges and Transaction Limits brochure for any fees on early withdrawal. On maturity, we will automatically re-invest your deposit in the same type of deposit as you originally chose unless you have told us otherwise. Normally, we will ask you, when making your deposit, what you want to happen on maturity.
12. Tiered interest rate depending on the balance of the account.
13. Tiered interest rate with the higher rate paid on the portion over the threshold amount only. Please refer to our Interest Rate Brochure for current threshold amounts.
14. Interest is calculated daily and paid with capital in equal monthly instalments.
15. Withdrawals and deposits on this account are only available through Internet banking and electronic credits from other institutions.
16. Tiered interest rate with the higher rate paid on the full balance of the account once the account reaches the threshold. Please refer to the interest rate brochure for current threshold amounts.