



FEES AND CHARGES

As from 8th July 2011

MEMBERSHIP SHARES

- Members join the credit union by purchasing a \$2.00 membership share. This is refundable upon closure of your membership, provided all your debt obligations have been met.

COST FREE TRANSACTIONS

- Cash deposit.
- Payroll - Whole of Pay and deductions.
- Transfers (between accounts including transfer of sufficient funds to cover direct debits and member personal cheques).
- Branch cash withdrawals (daily limit \$1000. 24 hours notice required for cash withdrawals over \$1000).
- Branch Cheque withdrawals.
- BPAY Payments.
- Periodical payments.
- Direct debits and credits.
- Phone balance enquiry and fax transactions.
- VISA credit transactions.

Fixed Term Deposits

- Redemption of a Fixed Term Deposit prior to the maturity date will result in the interest rate being reduced to 1% p.a. for the period the funds were invested.

Loans

- No penalties for additional repayments.
- Credit references on all loans \$9.78

Secured loans:

REVS Listing	\$9.00		
Vary REVS Listing	\$5.65	Bill of Sale	\$13.00
Mortgage valuation	\$205.00 (Illawarra area)	Mortgage valuation	At Cost (outside Illawarra area)
Mortgage discharge	At Cost (Solicitors cost)	Solicitors charges	At cost

RediCard / VISA Card Usage

- 15 ATM or EFTPOS transactions each calendar month free. There is a charge of \$1.25 for each ATM or EFTPOS transaction in excess of 15 per month. This is charged the 1st working day of the following month.
- Replacement Redicards and/or PINS may incur a fee of \$5.00 each.

This Schedule of Fees and Charges forms Part 3 of Lysaght Credit Union's Product Disclosure Statement (PDS) for Savings Accounts, Payment Services and Term Deposits dated 8th July 2011.

This PDS is current from the above date and includes: Part 1 – Product & Services Summary, Part 2 – Terms & Conditions, Part 3 – Schedule of Fees & Charges, Part 4 – Schedule of Interest Rates.

VISA Debit Card

Card Fee	\$1/Mth	Emergency Overseas Card Replacement	\$250
Card Replacement Fee	\$10	Voucher Retrieval Fee	\$25
Overseas Cash Withdrawal Fee	\$3	Chargeback Fee	\$25
Currency Conversion Fee	2%		

Company / Business Accounts

- Monthly Account Fee - \$3.00 per month charged on the first working day of the month.
- Cheque Deposit Fee - \$0.10 per cheque deposited charged on the first working day of the month.
- Personal Cheque Withdrawal Fee - \$0.10 per personal cheque withdrawn charged on the first working day of the month.

Other Charges

PRODUCT	FEE	CHARGED
- Internet Banking	\$1.00 per month.	1 st working day monthly in arrears.
- Bank cheque	\$8.00 Bank fee and \$5.00 Credit Union fee	At request of bank cheque.
- Cheque deposit dishonour	\$9.00 (Bank fee).	Immediately.
- Member cheque dishonour	\$35.88 (Bank fee inc GST).	Immediately.
- Member cheque stop payment (payable if cheque is presented).	\$35.88 (Bank fee inc GST).	Upon stopped cheque being presented.
- Direct debit dishonour	\$20.00 (this includes Bank fee and Credit Union fee)	Immediately.
- Duplicate statements	\$1.00 per page.	Upon request.
- Dormancy fee (charged when no transactions for 2 yrs).	\$10.00 p.a.	Annually.
- Agency withdrawal (non member)	\$5.00	Immediately.
- Express post if requested	At cost, Small \$3.30, Large \$4.60	Immediately.
- SWIFT deposit	\$5.13	Upon receipt of funds.
- Bpay Inquiry	\$5.13 (Bank fee inc GST).	Upon request.
- Bpay Correction Fee	\$20.50 (Bank fee inc GST).	Immediately.
- Investigation of ATM discrepancy	\$19.50 (Bank fee inc GST).	Upon request.

Foreign Exchange / Travel Products

Product	Credit Union Fee	AMEX / Thomas Cook Fee
- Draft (AMEX)		
- Australian	\$5.00	\$11.00
- Foreign Currency	\$5.00	\$8.00
- Travellers cheques (AMEX)		
- Australian	0.5% (min \$5.00)	0.55% (min \$6.60)
- Foreign Currency	0.5% (min \$5.00)	Nil.
- Foreign currency (cash)	0.5% (min \$5.00)	Nil
- Cash Passport Card	0.5% (min \$5.00 max \$10.00)	Nil
- Telegraphic Transfer (AMEX)		
- Australian	\$5.00	\$16.50
- Foreign Currency	\$5.00	\$16.50

This Schedule of Fees and Charges forms Part 3 of Lysaght Credit Union's Product Disclosure Statement (PDS) for Savings Accounts, Payment Services and Term Deposits dated 8th July 2011.

This PDS is current from the above date and includes: Part 1 – Product & Services Summary, Part 2 – Terms & Conditions, Part 3 – Schedule of Fees & Charges, Part 4 – Schedule of Interest Rates.