

For full information regarding the following products, including any benefits, risks, or fees and charges please refer to our Product Disclosure Statement which is available by contacting the Credit Union or via our web site.

You should consider the information contained in the Product Disclosure Statement prior to utilising any product or service.

<b>Account</b>	<b>Savings Account Features</b>
<b>On-call savings S1</b>	Available at-call through Cash Withdrawals, Cheque Withdrawals, ATMs, EFTPOS, Personal Chequebook, Internet, Telephone, BPAY, Electronic Credits and Debits. Interest rate varies with balance.
<b>Budget Savings S2</b>	Bill paying and periodical payments. Available at-call. Flat interest rate.
<b>Christmas Club S3</b>	No withdrawals between 1 <sup>st</sup> January and 31 <sup>st</sup> October. Balance is available on the 1 <sup>st</sup> business day of November. Interest rate varies with balance.
<b>Notice of Withdrawal S6</b>	One day notice of withdrawal is required. Minimum withdrawal of \$200. Interest rate varies with balance.
<b>Deeming S10</b>	For over 55's. Access by Cash Withdrawals, Cheque Withdrawals, ATMs, EFTPOS, Personal Chequebook and BPAY. Interest calculated daily and paid monthly. Interest rate varies with balance. Accepts electronic debits and credits.
<b>Offset Savings</b>	The balance of your savings account is offset against your related mortgage loan. Access by Cash Withdrawals, Cheque Withdrawals, ATMs, EFTPOS, Personal Chequebook, BPAY, Internet, Telephone.

<b>Account</b>	<b>Fixed Term Deposit Features</b>
<b>Fixed Term Deposits</b>	Terms available between three and twelve months. Interest monthly or at maturity. Interest penalties apply to early withdrawal.

<b>Account</b>	<b>Loan Account Features</b>
<b>Personal Loans</b>	Loans for any worthwhile purpose. To approved persons specified in policies. Security may be required on loans under \$25,000 but is mandatory on loans over \$25,000. Interest calculated daily, debited to account at the end of the month or at finalisation. Loan terms up to 7 years. Consumer Credit Insurance available.
<b>Overdrafts</b>	A pre-approved overdraft is available for your savings account.
<b>Mortgage Loans</b>	Loans for any worthwhile purpose. To approved persons specified in policies. Mortgage secured loans up to 30 years. Free loan protection insurance up to \$30,000 in the event of the death of the prime borrower.
<b>Offset Mortgage Loan</b>	Loans for any worthwhile purpose. To approved persons specified in policies. Mortgage secured loans up to 30 years. Free loan protection insurance up to \$30,000 in the event of the death of the borrower. 100% of the balance of savings account is offset against your related mortgage loan.
<b>Interest Only Mortgage Loan</b>	Loans for any worthwhile purpose. To approved persons specified in policies. Mortgage secured loans. Maximum 3 year interest only term. Free loan protection insurance up to \$30,000 in the event of the death of the prime borrower.

<b>Access Products</b>	
<b>Redicards</b>	Accepted by the majority of ATM & EFTPOS machines Australia wide.
<b>Internet Banking</b> “www.lysaghtcu.com.au”	Application available at the Credit union. Enables access to your account information 24 hours a day 7 days a week.
<b>Telephone Banking</b> (02 4229 5544 or 1300 667 970)	Application available at the Credit union. Enables access to your account information 24 hours a day 7 days a week.
<b>Member Chequing</b>	Cheque book available to approved members.
<b>B-Pay</b>	Electronic payment of bills that appear with the B-Pay Logo. B-Pay is available over the counter, via telephone banking and over the internet.

<b>Other products</b>	
<b>Travellers Cheques</b> <b>Foreign Currency - Cash</b> <b>Foreign Currency - Draft</b>	Available in the following currencies – Australian Dollars, American Dollars, British Pounds, Euro, Japanese Yen and other currencies if available. The Travellers Cheques are American Express. Approximately 24 to 48 hours notice is required
<b>Travel Money Card –</b> <b>Travelex Cash passport</b>	Cash Passport is a prepaid PIN-protected card that enables you to obtain local currencies from over 690,000 VISA and plus ATM's around the world. The card is reloadable, secure, easy to purchase with a 24-hour toll free assistance telephone line.
<b>Insurance</b> “Allianz” ph. 1800 788 788	Lysaght Credit Union has a referral service relationship with Allianz Australia Insurance Ltd. Allianz offers insurance cover for home, home contents, motor vehicles, boats, caravans and trailers. The insurance may be paid by monthly direct debits
<b>Consumer Credit Insurance</b> (CCI) “Cuna Mutual Australia”	Lysaght Credit Union has a referral service relationship with CUNA Mutual Australia. We offer accident and sickness cover for all loans.
<b>Financial Planning</b> “Bridges Personal Investment Services”	Lysaght Credit Union has a referral service relationship with Bridges Personal Investment Services. Bridges are able to advise on topics such as retirement, managed funds, share purchases, wealth management and personal financial investment products.