

Summary of Accounts, Availability of Access Facilities & Transaction Limits

Effective 1 March 2026

This document must be read together with the Illawarra Credit Union Account & Access Facility Terms and Conditions and the Fees and Charges schedule.

Account type	Everyday/Pink Everyday	Everyday Plus	Wildlife Saver	Online Saver	Goal Saver	Santa Saver
Account eligibility	Members aged 18+ except business	Members aged 55+ (Note 3)	Members aged under 18 years (note 4 & 6)	All members except business	All members	All members except business
Daily Account Transaction Limits						
Minimum Opening Deposit	\$0	\$0	\$0	\$0	\$0	\$0
Store Cash Withdrawal – Note 7	\$2,015	\$2,015	\$2,015	n/a	\$2,015	\$2,015
Daily Card Cash Withdrawal limit	\$2,015	\$2,015	\$2,015	n/a	n/a	n/a
Daily Purchase limit (such as Visa & EFTPOS)	\$2,015	\$2,015	\$2,015	n/a	n/a	n/a
Daily Total limit (combination of cash withdrawals and purchases up to each individual limit)	\$2,015	\$2,015	\$2,015	n/a	n/a	n/a
Daily Contactless limit	\$2,015	\$2,015	\$2,015	n/a	n/a	n/a
Daily International Transaction limit	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
Osko payment limit	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
BPAY limit	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000
External Transfers - Note 8	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
Available Access Facilities						
Funds available at-call	✓	✓	✓	✓	✓	Note 1
Store access	✓	✓	✓	X	✓	✓
Debit card	✓	✓	Note 14	X	X	X
Internet Banking	✓	✓	✓	✓	✓	✓
Direct Credits/NPP Credits	✓	✓	✓	✓	✓	✓
Direct Debits/PayTo	✓	✓	✓	X	X	Note 1
Periodical Payment (debits)	✓	✓	✓	X	X	X
BPAY® Bill Paying Service	✓	✓	✓	X	X	Note 1
Bank@Post	✓	✓	Deposit only	X	X	X
Interest						
Method of Calculation	n/a	Daily balance*	Daily balance*	Daily balance*	Daily balance*	Daily balance*
Tiered Interest Rates	X	✓ Rates paid on each tier bal.	X	✓ Interest paid on bal up to \$100,000.	✓ Interest paid on bal up to \$3 million.	✓ Interest paid on bal up to \$30,000.
Payment Frequency	n/a	Last day Mar, Jun, Sep & Dec.	Last day Mar, Jun, Sep & Dec.	Last day monthly	Last day monthly Note 5	Last day October

*If closing your account, interest for the month will be calculated on the balance as at the end of the previous day. ® Registered to BPAY Pty Ltd ABN 69 079 137 518

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Account type	Term Deposit Note 10 & 11	Community account	FirstBiz Access	FirstBiz Online Saver	Personal Club Rewards	Business Club Rewards	Package Offset Savings
Account eligibility	All Members	Not for profit organisations (Note 13)	Business Members	Business Members	Club members	Clubs	Available on Boost Package
Daily Account Transaction Limits							
Minimum Opening Deposit	\$5,000	\$0	\$0	\$0	\$0	\$0	\$0
Store Cash Withdrawal – Note 7	n/a	\$2,015	\$2,015	n/a	n/a	\$2,015	\$2,015
Daily Card Cash Withdrawal limit	n/a	\$2,015	\$2,015	n/a	n/a	\$2,015	\$2,015
Daily Purchase limit (such as Visa & EFTPOS)	n/a	\$2,015	\$2,015	n/a	\$2,015	n/a	\$2,015
Daily Total limit (combination of cash withdrawals and purchases up to each individual limit)	n/a	\$2,015	\$2,015	n/a	\$2,015	n/a	\$2,015
Daily Contactless limit	n/a	\$2,015	\$2,015	n/a	\$2,015	n/a	\$2,015
Daily International Transaction limit	n/a	\$5,000	\$5,000	\$5,000	\$5,000	n/a	\$5,000
Osko payment limit	n/a	\$5,000	\$5,000	\$5,000	\$5,000	n/a	\$5,000
BPAY limit	n/a	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000
Internet External Transfers - Note 8	n/a	\$5,000	\$5,000	\$5,000	n/a	\$5,000	\$5,000
Available Access Facilities							
Funds available at-call	Note 2	✓	✓	✓	Note 15	✓	✓
Store access	✓	✓	✓	X	X	✓	✓
Debit card	X	Note 12	Note 12	X	✓	X	✓
Internet Banking	✓	✓	✓	✓	✓	✓	✓
Direct Credits/NPP Credits	X	✓	✓	✓	✓	✓	✓
Direct Debits/PayTo	X	✓	✓	✓	X	X	✓
Periodical Payment (debits)	X	✓	✓	✓	X	X	✓
BPAY® Bill Paying Service	X	✓	✓	✓	✓	✓	✓
Bank@Post	X	Note 12	Note 12	X	X	X	✓
Interest							
Method of Calculation	Daily balance*	n/a	n/a	Daily balance*	n/a	Daily balance*	Daily balance*
Tiered Interest Rates	X	X	X	✓ Rate paid on highest tier bal.	X	✓ Rate paid on highest tier bal.	X
Payment Frequency	Monthly, annually or maturity. Note 9	n/a	n/a	Last day monthly	n/a	Last day Mar, Jun, Sep & Dec.	Offset to loan interest

*If closing your account, interest for the month will be calculated on the balance as at the end of the previous day. © Registered to BPAY Pty Ltd ABN 69 079 137 518

Additional account conditions

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Account & Access Facility Terms and Conditions
and the Fees and Charges schedule.

Note 1	Santa Saver allows at call withdrawal between 1 November & 31 January. Early withdrawal will incur a fee(s) and may result in the closure of the account.
Note 2	Term Deposits are available to be withdrawn at maturity. We may require up to 7 days written notice of your intention to make an early withdrawal. If an investment is withdrawn before the end of its term, we will pay you reduced interest on your account: a) if less than 50% of the term has lapsed, we pay you 0% of interest earned to date; b) if 50% but less than 75% of the term has lapsed, we will pay you 25% of the interest earned to date; c) if 75% or more of the term has lapsed, we will pay you 50% of the interest earned to date. We will deduct from the balance of the account the amount of any interest paid or credited which exceeds the interest payable on early withdrawal.
Note 3	Everyday Plus account is only available to individual members aged 55 and over.
Note 4	Any adult who opens a Wildlife Saver Account is given Authority to Operate on the Account when it is opened. The signatory will retain control over the Membership and accounts until Community First receives a signed Junior Membership Authorisation Form from the signatory for the child to assume control of and access to the account. The account cannot be used for business purposes, or for the private or domestic use of the parent/guardian or other adult who signs the application form to open the account. The account must be conducted in one name only. If the account is being used for purposes other than private or domestic purposes of the child, Community First may refuse to accept a deposit, or close the account.
Note 5	Goal Saver account pays a base interest and, subject to eligibility, bonus interest. Bonus interest will be paid if the following criteria are all satisfied: <ul style="list-style-type: none"> • One deposit no less than the minimum amount of \$50 is made by 6pm on the last day of the month AEST/AEDT (you can make as many deposits for as much as you like throughout the month, but one deposit must be the minimum amount or over to satisfy this part of the bonus criteria); and • No withdrawals in the month, and • Your account is in credit at all times (i.e. your account must not be overdrawn at any time during the month, including during a day, or when the balance is carried forward from the previous month). The bonus interest is calculated daily and paid monthly in addition to the base interest earned on the account.
Note 6	Wildlife Saver Account: on reaching 18 years of age, Community First will automatically close your Wildlife Saver Account and open and transfer any funds held in the account to an Everyday Account. The Everyday Account conditions included in the Terms and Conditions of Savings Accounts will then apply to your account.
Note 7	Cash withdrawals greater than \$5,000 per day, per member, require at least 24 hours' notice. Personal Account third-party authorities (Authority to Operate) are limited to \$2,000 per day. We reserve the right to limit cash withdrawals over daily withdrawal limits to amounts deemed reasonable by Community First.
Note 8	You may increase your Internet External Transfer limit to a higher amount. To do this, please contact us.

Note 9	The Term Deposit interest on maturity option is only available for Terms less than 12 months. We will set your term deposit to automatically renew for the same term with the same interest payment method upon maturity unless you instruct us otherwise. Please note that the interest rate applied if automatically rolled over will be the rate current as at maturity and new money specials will not be eligible. If you instruct us to redeem your term deposit upon maturity, it will be transferred to an existing Community First savings or transaction account in the same name.
Note 10	Maturity of Term Deposit Account We will send you a letter and certificate of investment at the time of the maturity date for your Term Investment Account. You may then nominate, within 14 days of maturity, to have the principal on maturity renewed or transferred electronically to a nominated account. If you do not nominate how the principal is to be repaid or interest paid within this time, we will re-invest the principal and interest in accordance with the account instructions we received from you when the Term Investment Account was established. Within the 14 day grace period you can amend the term and amount without penalty. The rate applicable will be the rate current as at the day the amendment is made. If the deposit is re-invested by us, the interest rate and other conditions will be those applicable to any other Community First Term Investment Account deposit of the same type, made on that day for the same amount and term.
Note 11	We will only make interest payments by direct credit.
Note 12	Debit card is not available on two to sign accounts. Debit card is only available to signatories linked to the account. Bank@Post is not available on two to sign accounts as card access is required for Bank@Post deposits.
Note 13	Community Account is available to "not for profit" organisations e.g. charities, community and sporting groups, public schools, colleges, universities, government departments & agencies or local councils and registered political parties.
Note 14	Debit cards are only available to members 12 years and over.
Note 15	Points transferred from your club membership rewards scheme to the Personal Club Rewards account are not redeemable nor can they be converted to cash. It is not possible to make cash withdrawals from the Personal Club Rewards account or the attached Debit card, and you are unable to transfer from this account to other accounts (internal and external).

