

Interest Earned

The interest is calculated daily to maximise the earning power of your money.

Interest is paid monthly on some terms; paid in full at the end of the term and credited to your lifestyle account; or paid to you by cheque.

Upon Maturity

Prior to the maturity of any fixed term investment you will receive a letter advising you that your investment is reaching the end of its term.

You can choose to re-invest all or part of your investment for a further term, or have your funds credited to your savings account or forwarded to you by cheque. A grace period of seven days commences from the date of maturity to allow you time to choose the option which best suits you.

Early Withdrawals

In the event of a serious emergency Transcomm has the discretion to allow part or whole redemption. However, this will affect the interest rate applicable to the investment and incur a charge. Please refer to the brochure "Terms & Conditions for Membership, Savings, Investments and Payment Services".

Terms and Conditions Fees and Charges

This brochure contains general information about Transcomm's Term Accounts. The terms & conditions for these accounts are contained in a separate brochure, "Terms & Conditions for Membership, Savings, Investments and Payment Services". Fees and Charges applicable to these accounts are contained in our "Schedule of Fees & Charges". You can obtain a copy of these brochures from Transcomm's Head Office branch. Government taxes and duties, and Identification Requirements apply to these accounts.

A Product Disclosure Statement (PDS) is available and should be read before acquiring a product.

We're as close as your phone or visit our Head Office at:

99 King Street, Melbourne VIC 3000
Phone (03) 9629 4484
Country Vic 1800 013 042
Fax (03) 9629 4130

Hours of Business

8.30am - 4.30pm Monday to Friday

General Enquiries

enquire@transcomm.com.au

Loan Enquiries

loans.dept@transcomm.com.au

Website

www.transcomm.com.au

Transcomm Credit Co-operative Ltd trading as Transcomm Credit Union

ABN 54 087 651 750
AFSL 245 606



Simply Call.





High Interest Term Accounts ...

Call in. Call up. Simply Call.

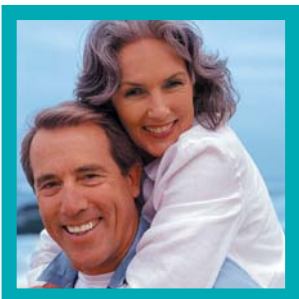
You can relax knowing that your money is secure and earning a good return in a Transcomm Term Account.

Whether you are needing an income or growth from your investment, our Term Accounts have the flexibility to suit your lifestyle.

You can be assured your investment is secure with Transcomm. Your capital is guaranteed against any movements in the markets. Transcomm is regulated and supervised by the Australian Prudential Regulation Authority.

With Transcomm you don't need a large deposit to earn a competitive interest rate on your investment. You can choose from a range of terms from 2 months to 24 months with a minimum deposit of just \$500. Special offers are available for larger deposits.

There are 5 types of Term Accounts you can choose from:



Income Accounts

Receive Regular Income.

You may wish your investment to provide you with income on a monthly basis. A minimum deposit of \$5,000 is required and must be maintained.

Interest is calculated daily and paid monthly on the anniversary date of the initial deposit. You can choose whether you wish your interest to be credited to your Access Account, paid to you by cheque or compounded.

Fixed Terms range from 1 to 2 years.

Term Deposits

Receive Interest at Maturity.

Terms range from 2 months to 24 months. Whatever the term your interest is paid at maturity.

At maturity you may choose to re-invest all or part of your investment for another fixed term.

30 Day Notice of Withdrawal Account

Notice of Withdrawal Investments.

This investment offers the flexibility of withdrawing your money on 30 days notice.

If you wish to receive income, or compound the interest from a Notice of Withdrawal Account, a minimum deposit of \$5,000 is required, which must be maintained. Interest is calculated daily and paid monthly on the anniversary date of the initial deposit.

The interest rate is tiered and paid on the whole balance of the account within the tiered rate.

This interest can be credited to your savings account, compounded to your investment, or sent to you by cheque. Additional deposits are accepted at any time.

Rainy Day Account

A Short Term Investment.

If you are unsure how soon you are going to need your money then this is the option for you.

The interest rate is fixed for 90 days.

You must maintain a minimum investment of \$10,000.

Your investment can be made available to you on 7 days written notice from the date of the deposit.

Achiever Target Accounts

Customise Your Savings to Make that Dream a Reality.

You select how much and how often you want to save, eg. weekly, fortnightly, monthly. You can arrange automatic deductions from your salary, or by transfer from a Transcomm Access Account.

All deposits are accepted at the same interest rate and mature on the same date as the original deposit.

You can select a target date between 6 and 24 months. All you need to get going is \$200. You can then add to your Achiever Target Account at any time and we'll pay you interest upon maturity. Minimum deposits of \$50 are required. Your interest will be calculated on the daily balance.