

Savings Account

You can withdraw cash or a counter cheque at Transcomm, or request funds be transferred to your Access Account. Interest is calculated on the daily balance and paid annually. No electronic access is available.

Christmas Club Account

Customise your savings to save for the Christmas holiday season. You select how much and how often you want to save, eg. weekly, fortnightly, or 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. The interest rate is calculated on the minimum monthly balance and the balance and interest is available on the first working day in December.

On maturity, Christmas Club funds can be transferred to the Access Account or left in the Christmas Club Account for access between 1 December and 31 December.

Once opened, your Christmas Club Account is available in subsequent years.

A minimum deposit of \$10 is required to open a new Christmas Club Account.

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 - 5pm Monday to Friday

General Enquiries

enquire@transcomm.com.au

Loan Enquiries

loans.dept@transcomm.com.au

Website

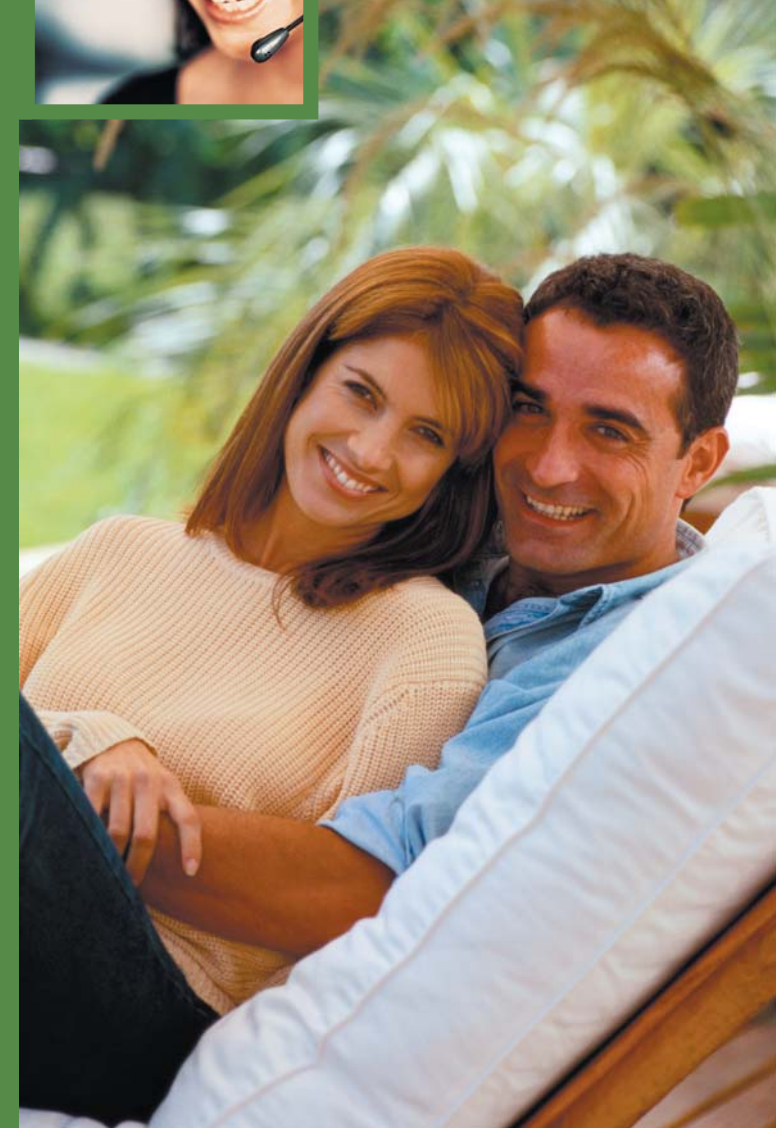
www.transcomm.com.au

Transcomm Credit Co-operative Ltd
trading as Transcomm Credit Union

ABN 54 087 651 750
AFSL 245 606



Simply Call.





Great Lifestyle Accounts ...

Call in. Call up. Simply Call.

For friendly, personal service and at call access to your money, a Lifestyle Account with Transcomm is the answer.

A Lifestyle Account meets your lifestyle needs of withdrawing cash, paying bills and making your loan repayments with ease.

Have your salary credited directly to your account

Whatever your income, whether it be your salary, pension, family allowance or superannuation it can be credited directly to your lifestyle account. Simply provide your employer, or company providing your income, with Transcomm's BSB number 704 165 followed by your membership number (eg. 704 165 12345).

An easy way to take control of your Banking

Statements are posted to you every quarter, unless you have a cheque book or line-of-credit in which case they are sent monthly. This is a comprehensive listing of all your accounts which allows you to check your cash flow easily.

Telephone access is available for account balances, queries or transfers between your Lifestyle Accounts by simply ringing 9629 4484 and quoting your password.

Transcomm does not have a complex range of fees and charges. A Membership Administration Charge is debited monthly to each membership (not account) - unless you are under the age of 18, a full time student under the age of 25 or over the age of 65.

No Limits

There is no limit to the number of accounts or services you use ... and there are no penalties for low balance accounts!

The Choice is Yours

A choice of four Lifestyle Accounts are designed to suit you. If you would like to know more about any of these Lifestyle Accounts ask at Transcomm's office, or telephone Transcomm on the telephone numbers listed on the back of this brochure.

Access Account

This Lifestyle Account offers you all the benefits and freedom to access your money 24 hours a day and pay that unending stream of bills.

Enjoy the convenience of electronic banking with a **Transcomm Plastic Card** which can be used at any Commonwealth Bank ATM or retail EFTPOS outlet available throughout Australia. If you have difficulty remembering your PIN number, you can choose your own. Charges apply to these transactions and are listed in our Schedule of Fees and Charges.

Personalised cheque books are available to approved applicants and automatically re-ordered when you near the end of your book.

Counter cheques are available at any Transcomm branch.

We can arrange for regular fixed amount bills such as rent, health insurance, and transfers to other accounts to be made automatically from your account via a **Periodical Payment**. Internal Periodical Payments ensure your loan repayments are met. **Direct Debits** to your Access Account are available to help

you pay some suppliers such as gas, electricity and water. Simply request a form from the service provider, fill in Transcomm's BSB number 704 165 followed by your Transcomm membership number and return the form to the supplier.

It is possible to attach a **Line-of-Credit** to your Access Account and access these funds using your plastic card and cheque book. A Line-of-Credit is available to approved applicants.

Deeming Account

If you are in receipt of a pension or social security income and over the age of 65 this Lifestyle Account is for you. The interest rate applicable to this account reflects the Government's deeming rate and is calculated on the daily balance and paid twice yearly.

Cash or a counter cheque from your Deeming Account is available over the counter at Transcomm, or telephone transfers are possible by ringing Transcomm.

