



My Community Account Fact Sheet

My Community Account is an online savings account that allows you to nominate a My Community Partner to support and help grow and at the same time reach your own savings goal.

Benefits and Interest Rates

ACCOUNT	INTEREST RATE
My Community Account (S50)	1.35% p.a.

Earn interest, and for every \$1 interest you earn, BDCU Limited will pay \$0.15 (15%) to your nominated My Community Partner.

- No minimum balance
- Funds available at call
- Interest calculated daily on the closing balance and credited six monthly
- Variable interest rate applies.

Fee Table

Monthly Service Fee: \$0			
INCLUDED TRANSACTIONS			
Internet banking transactions	✓	Direct credits	✓
Phone banking transactions	✓	Direct debits	✓
Branch cash or cheque deposits	\$15	Branch cash withdrawals	\$15
Visa Debit	n/a	EFTPOS	n/a
Member cheque withdrawals	n/a	ATM/RediATM*	n/a

Fees and Charges

For details on other fees and charges which may apply, refer to the Personal Fees and Charges brochure.

IMPORTANT INFORMATION

Interest rates are effective 01/06/19 and are subject to change. This fact sheet does not take into account your objectives, financial situation or needs. Any advice is general advice only. Before acting on information, you should consider whether it is appropriate in your particular circumstances. Terms and conditions, general fees and charges apply, and are available on request.

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Community Partners

To find out who our My Community partners are, please visit our website, call (02) 4860 4000 or visit your local branch.

Additional Information

- On account opening the account holder must nominate a My Community Partner from the list of eligible partners supplied.
- For every \$1 of interest earned by the account holder, BDCU Limited will pay a grant equal to a percentage (%) of the interest earned by the account holder to the nominated My Community Partner.
- Payments will be paid to the nominated My Community Partner in February and August each year.
- Account holders may change their My Community Partner nomination at any time by advising staff in any of our Branches or by calling 02 4860 4000 during normal business hours.
- The last nomination in place will be eligible to receive the grant from BDCU Limited, at the next payment due date e.g. if the nomination is changed on 28th June the grant will be paid to the new nominated My Community Partner for the preceding period.
- BDCU Limited, in consultation with members and other interested parties, will determine, from time to time, the charities, community groups, schools, school affiliated groups and other organisations to be included as eligible My Community Partners.
- Addition to, or removal from the eligible listing and any changes to the grant percentage rate is at the discretion of BDCU Limited.



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