

RESOURCES CREDIT UNION LIMITED

ABN 59 087 650 584 AFS Licence No. 246941

Summary of Accounts, Availability of Access Facilities & Transaction Limits

Date of Preparation: 1 July 2008

This document must be read together with the Resources Credit Union Account & Access Facility brochure and the Schedule of Fees & Charges brochure.

Together these brochures form the Product Disclosure Statement for the Resources Credit Union Account & Access Facility.

Account		Minimum Opening Deposit	Funds available at call	Daily Cash Withdrawal Limit	Interest (See Note 3 for information on interest types stated in this column)	Cheque Book	EFTPOS/ATM access Visa Card or Redicard	Home Banking via Internet or Telephone	Direct Entry (Credit or Debit)	BPAY Bill paying service
Name	No									
Access Savings	S1/S15	\$1	✓	\$1000	Type A	✓	✓	✓	✓	✓
Special Savings	S2/S4/S6	\$1	✓	\$1000	Type A	✓	X	✓	✓	✓
Christmas Club	S3	\$1	See Note 1	See Note 1	Type C	X	X	See Note 1	Credits only	X
Maxi Savings	S8	\$1	✓	\$1000	Type B	X	X	✓	✓	✓
Net Reward Saver (online account)	S14	\$1	See Note 4	See Note 4	Type E	X	X	Internet Only	Credits Only	X
Junior Savers (Members under 18)	S1	\$1	✓	\$1000	Type A	X	✓ (Redicard Only)	✓	✓	✓
Term Deposits	I1	\$1,000	See Note 2	See Note 2	Type D	X	X	X	X	X
Term Deposits	I2	\$5,000	See Note 2	See Note 2	Type D	X	X	X	X	X
Term Deposits (Edvest members only)	I5	\$5,000	See Note 2	See Note 2	Type D	X	X	X	X	X

Note 1: Withdrawal period between 1 November and 31 January. We may allow early withdrawals at our absolute discretion (eg. in cases of hardship). If we agree to your request to access your Christmas Club Account outside the withdrawal period during the year, we may require the balance of the account to be transferred to your Access Savings Account. We may also reduce the interest to that applicable to our Access Savings Account.

Note 2: Withdrawable at maturity. We may allow earlier withdrawals at our absolute discretion (eg. in cases of hardship or special need) in which case we may also reduce the interest to the rate applicable to our Access Savings Account on early withdrawal. Prior to maturity we will contact you and unless you tell us otherwise, we will automatically re-invest your deposit for a fixed term of 3 months at the interest rate then payable by us on deposits for that term.

Note 3: Refer to our Interest Rate brochures for current rates. Interest is:

Type A: Calculated on minimum monthly balance within each tier; credited 30 June.

Type B: Calculated on daily balances within each tier; credited 30 June and 31 December

Type C: Calculated on minimum monthly balance; credited 31 October.

Type D: Calculated on daily balances, credited at maturity (or if requested, monthly on I2/I5, or fortnightly on I5). Interest rates are fixed for the term. Interest may be added to the term deposit, or credited to your access account. Government taxes will be deducted from interest payments.

Type E: Calculated on daily balances, credited monthly. Balances up to \$1,999 earn the lower interest rate. Balances of \$2,000 and more earn the higher rate on the whole balance.

Note 4: Funds are at call, but must be transferred by internet banking to a Resources' transaction savings account eg: S1, S8, and may be accessed in any way allowable via those accounts.