



compare deposit accounts¹

as at 11 August 2014

	Everyday Access	Pensioner Saver	Bonus Saver	Community Access	Community Saver	iSaver	Term Deposit	Loan Offset
Account Eligibility	all members	pensioners & retirees	all members	community organisation members	all members	all members	all members	premier home loan account holders
Access Facilities								
Funds at call	●	●	●	●	●	●	×	●
Counter cash withdrawal	●	●	●	●	×	×	×	×
Bank@Post	●	●	×	●	×	×	×	●
Westpac deposits	●	●	●	●	●	●	×	●
Direct debit	●	●	●	●	●	●	×	●
Direct credit	●	●	●	●	●	●	×	●
Cheque book	●	●	×	●	×	×	×	×
Periodical payment	●	●	●	●	●	●	×	●
ATM / eftpos	●	●	×	●	×	×	×	×
Online banking	●	●	●	●	●	●	view only	●
Daily Transaction Limits								
Minimum balance	\$1	\$1	\$1	\$1	\$1	\$1	\$1,000	\$1
Maximum limit	na	na	na	na	na	na	na	\$50,000 (redraw also \$50,000) ²
ATM withdrawal (Westpac, St. George, Bank of Melbourne, Bank of SA)	\$1,000	\$1,000	×	\$1,000	×	×	×	×
Internet Limits								
BPAY	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	×	\$10,000
External transfer	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	×	\$2,000
Internal transfer	\$250,000	\$250,000	\$250,000	\$250,000	\$250,000	\$250,000	×	\$250,000

¹This schedule is to be read in conjunction with the Co-operative's Fees & Charges Schedule, Deposit Schedule and Product Disclosure Statements.

²Daily re-draw limit of \$5,000 on-line on applicable loan accounts.