

**free services**

24 hour Telephone Banking access
24 hour Internet Banking access
BPAY Payments
Automatic transfers between mecu accounts
Over the counter cash deposits (personal accounts only)
Over the counter cheque deposits (personal accounts only)
bank@Post deposits
Visa Debit transactions
Direct Credits
No account keeping fees
Redraw

**transaction fees ~ reward applies\***

rediATM withdrawal	\$1.30
Cash Withdrawals made from Service Centre	\$1.50
EFTPOS (with no cash out)	\$0.35
EFTPOS (with cash out)	\$0.60
Member Cheque	\$0.60
Member Cheque Encashment	\$2.50
bank@Post withdrawals	\$2.30
Direct debits	\$0.25
Staff assisted transfers	\$2.50
Electronic funds transfer within Australia (up to 48 hours)	\$0.25

**transaction fee reward\***

Monthly reward by age (members aged up to 25 years or with mySaver & Member Support Level \$0-\$99,999)	Up to \$10.00
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**monthly reward to applicable transactions**

Member Support Level \$100,000+	Up to \$25.00
Member Support Level \$25,000 - \$99,999	Up to \$10.00
Member Support Level \$5,000 - \$24,999	Up to \$5.00
Member Support Level \$0 - \$4,999	Up to \$3.00

\* Member Support Level equals - deposits PLUS borrowings, LESS overdrawn savings accounts and overlimit overdrafts.

The combined end of month balance of the accounts within a membership sets the relationship threshold for the subsequent month. Ask how you can share your support level with family and friends.

**transaction fees - no reward applies**

Electronic funds transfer within Australia (same day)	\$10.00
Exceeding available funds	\$20.00
Card foreign currency conversion	2%
Inter Credit Union Withdrawal	\$10.00
Redicard PLUS ~ Cash Advance ~ Foreign (includes ATM)	\$3.50
VISA Access Card ~ Cash Advance ~ Domestic	\$3.50
VISA Access Card ~ Cash Advance ~ Foreign (includes ATM)	\$3.50
VISA Credit Card ~ Cash Advance ^	\$3.50

^ VISA Credit Card cash advance refers to non VISA purchases and includes over the counter cash withdrawals, bank@Post withdrawals, Internet Banking and Phone Banking funds transfer.

**business account fees**

Company Search	\$15.00
Business Name Search	\$15.00
Coin Deposits > \$100	\$5.00
Cheque Deposits (per cheque)	\$0.30

**card fees**

VISA Access Card ~ Monthly fee	\$1.65
Low Rate VISA Credit card Annual Fee	\$59.00
Replacement VISA Card	\$5.00
Replacement Redicard	\$5.00
Emergency Card replacement within Australia	\$20.00
Emergency Card replacement/Cash Overseas	US\$175
Copy of VISA Voucher #	\$26.00

**card fees continued**

VISA Chargeback #	\$26.00
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**cheque fees**

Cheque book of 25 - printing	\$7.50
Cheque book of 50 - printing	\$15.00
Cheque book of 100 - printing	\$30.00
Cheque book of 200 - printing	\$60.00
Corporate cheque - per item	\$3.40
Bank cheque	\$8.00
Special clearance on cheques	\$15.00
Dishonour of cheque deposited	\$9.00
Dishonour of member cheque	\$30.00
Copy/trace of Member Cheque #	\$26.00
Copy/trace of Corporate Cheque #	\$26.00

**miscellaneous fees**

Dishonour of Direct Debit	\$12.00
Insurance Payments Dishonour	\$12.00
Dormant Membership - per quarter	\$10.00
BPAY trace #	\$10.00
BPAY error correction #	\$20.00
Statement from Micro/Optical Disk (per page)	\$3.00
Statement from System (per request)	\$3.00
Photocopying (per page)	\$0.15
Retrieval of member documents from archives #	\$26.00
Direct Entry/EFT Trace #	\$20.00
Direct Entry/EFT Recall #	\$50.00
VIP Token Purchase Fee	\$15.00
VIP Token Annual Fee	\$6.00

# Fees refunded if evidence of mecu error is found

**loan charges**

Mortgage Establishment Fee	\$595.00
Car Loan Establishment Fee	\$125.00
Goods Mortgage Fee	\$15.00
Secured Overdraft Fee (per month)	\$12.50
Offset Service Fee (per month)	\$8.00

Other fees or charges may be applicable to a particular loan and will be disclosed with the loan contract. These fees and charges are available on request.

**foreign currency fees**

International Bank Drafts	\$12.50
AUD\$ Bank Drafts	\$15.00
Telegraphic transfer - Foreign**	\$20.00
Telegraphic transfer - AUD\$**	\$30.00
Cash Passport Card (of total amount)	1%
Cash Passport ATM withdrawal	\$3.75AUD or foreign currency equivalent
Buy back of Cash Passport	\$7.50
Buy back of Bank Draft	\$15.00
Bank Draft Stop Payment	\$25.00
Trace on Bank Draft	\$30.00
Trace/stop of Telegraphic Transfer	\$30.00
Amendment/cancellation of Telegraphic Transfer	\$35.00
Travellers Cheques Foreign Currency	°\$5.00 min or 1%
Travellers Cheques AUD\$	°\$10.00 min or 1%
Foreign Cash	°\$5.00 min or 1%

\*\*Bank fees may be charged by foreign banks involved in the transaction

°Whichever is greater

Foreign Currency Deposit - no charge except where participating bank fees are applicable in the Foreign Currency Cheque Settlement.  
AUD = Australian Dollar.