



# My Community Account Fact Sheet

My Community Account is an online savings account that allows you to support the community and at the same time reach your own savings goal.

## Benefits and Interest Rates

ACCOUNT	INTEREST RATE
My Community Account (S50)	0.15%

Earn interest, and for every \$1 interest you earn, BDCU Limited will pay \$0.15 (15%) to a community grant fund. Grants will be assessed by application.

- No minimum balance
- Funds available at call
- Interest calculated daily on the closing balance and credited 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 01/07/2021 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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## **Additional Information**

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 My Community Grant Fun.

Grant applications will be assessed during two rounds of funding each financial year.

Funding and changes to the program are at the discretion of BDCU Limited.

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