



macarthur
credit union
100 years

MACARTHUR CREDIT UNION

FEES & CHARGES and TRANSACTION LIMITS

Date taking effect: 1st June 2011

Macarthur Credit Union Ltd
ABN 83 087 650 244 AFSL/ACL No. 239933

SAVINGS ACCOUNT & PAYMENT SERVICES

Account keeping fee	NIL
Counter cash deposit	NIL
Coin counting	NIL
Counter cash withdrawal	NIL
Direct credit	NIL
Direct debit from a third party	\$1.00
Direct debit dishonour (Payable when insufficient cleared funds are available)	\$15.00
Electronic deposit	NIL
Electronic funds transfer via online banking	\$1.00
Periodical payment within MCU	NIL
Periodical payment to a third party BPAY	\$1.00 NIL
eSaver	
Staff assist fee (Payable for staff assisted transactions)	\$5.00
Visa debit card & rediCARD PLUS	
Visa debit card 'credit' transaction	NIL
rediATM & NAB ATMs	NIL [†]
All other ATMs	Direct charge to member [†]
[†] Excess transaction fee (Payable for each ATM and EFTPOS transaction after the first 10 in a calendar month)	\$1.25
Replacement card	\$5.00
Voucher request	\$16.50
International conversion fee	2.50% of transaction value in \$AUD
Emergency international Visa debit card or cash replacement	\$330.00
Cheques	
Corporate (Credit Union) cheque	\$1.00
Bank cheque (drawn on National Australia Bank)	\$13.00
Cheque deposit	
The first 5 cheques deposited in a calendar month	NIL
Each additional cheque deposited	\$0.25

Cheque books

Book of 25	\$12.50
Book of 50	\$25.00
Book of 100	\$50.00
Book of 200	\$100.00
Cheque dishonour	\$20.00

(Payable when insufficient cleared funds are available or when a stop payment has been requested)

Overseas services

Telegraphic transfer in Australian dollars	\$At cost (Currently \$40.00)
Telegraphic transfer in foreign currency	\$At cost (Currently \$20.00)
Bank draft	\$At cost (Currently \$7.50)
Foreign currency	1.00%
Travellers cheques	1.00% (minimum \$10.00)
Cash passport card	1.00%

Other fees

Company and business search	\$35.00
Retrieval of documents	\$49.50 per hr (minimum \$5.00)
Incoming Swift payment	\$5.50

TRANSACTION LIMITS

Cash withdrawal daily limit	\$2,000.00
ATM and EFTPOS daily limit	\$1,050.00
Online Banking daily limit	\$2,000.00

(Includes electronic funds transfer and BPAY)

Members with a mortgage with Macarthur Credit Union will receive 'transaction' fee free banking on their deposit account/s (under the same client number).

Fee free transactions include:

- Visa debit card & rediCARD excess transaction fee
- Corporate (Credit Union) cheque fee
- Direct Debit to a third party fee
- Periodical Payment to a third party fee
- Electronic funds transfer via online banking fee
- Cheque Deposit fee

in and for the community

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