

LA TROBE COUNTRY CREDIT CO-OPERATIVE LIMITED

ABN 91 087 651 527

Australian Financial Services Licence No 241501

Product Disclosure Statement Part C: Fees & Charges and Transaction Limits

Effective date—06 June 2008

This document must be read together with La Trobe Country Credit Co-operative Limited *Accounts and Access Facilities (Part A) and Summary of Accounts & Availability of Access Facilities (Part B)*. Together with these documents, Part A, B & C form the *Product Disclosure Statement* for the La Trobe Country Credit Co-operative Limited *Accounts & Access Facilities*.

<i>PENALTY FEES</i>	<i>FEE</i>
<i>Term Deposit Early Withdrawal</i> Should all or part of a Term Deposit be withdrawn prior to maturity a fee plus an interest adjustment will apply.	<i>\$35.00 per withdrawal</i>
<i>Christmas Club Early Withdrawal</i> Should funds (whether all or part) from a Christmas club account be required, a penalty fee will apply per withdrawal between 1 Feb and 31 Oct.	<i>\$30.00 per withdrawal</i>
<i>Target Savings Account</i> Should funds (whether all or part) from a Target savings account be required before the nominated target date, a penalty fee will apply per withdrawal.	<i>\$30.00 per withdrawal</i>
<i>ACCOUNT TRANSACTION CHARGES</i>	
<i>Cash withdrawals – other than the S20</i> This applies to all savings and sub accounts under any one membership account, if the account has more than one sub account the 6 free transactions will be a total of all monthly withdrawals on the membership. This fee accrues and is charged to the account on the last working day of the month or when account is closed.	<i>(6 free per month then \$1.75 per transaction)</i>
<i>Cash/Corporate cheque withdrawals – S20 account</i> This fee applies to all sub accounts under the S20 account, if the account has one or more sub accounts the 4 free transactions will be a total of all monthly withdrawals on the S20 account This fee accrues and is charged to the account on the last working day of the month. Corporate cheque withdrawals will also attract corporate cheque fee.	<i>(4 free cash & corp cheque w/d per mth then \$1.60/transaction.). Plus corp chq fee after 4 w/ds.</i>
<i>Premier Package</i> - <i>(Member will have signed up for a combined package of products to be able to take this option)</i> Unlimited ATM/EFTPOS, approved withdrawals. 6 Free over the counter withdrawals per month included NOTE: other ATM/EFTPOS declined and balance enquiry fees still apply.	<i>\$5.00 per month</i>

<i>ACCOUNT TRANSACTION CHARGES (cont....)</i>	<i>FEE</i>
<i>Telephone Request for Account Transfers.</i> This fee is charged on transfers completed by LCC staff over the phone.	<i>\$5 per manual transaction.</i>
<i>One off Electronic Payments</i> – other than MyCard payments	<i>\$2.50 per transaction</i>
<i>ATM/EFTPOS withdrawals</i> No charge is made for the first 6 ATM/EFTPOS withdrawals per month. A fee will be charged for any subsequent transactions during the month. The fee accrues and is charged to the account on the last working day of the month or when account is closed (THIS FEE IS NOT CHARGED TO PREMIER PACKAGE HOLDERS)	<i>6 free transactions per month then \$1.40 per transaction</i>
<i>Declined ATM and EFTPOS Transactions</i> A fee will be charged for all declined transactions. The fee accrues and is charged to the account on last working day of the month.	<i>\$1.40 per transaction</i>
<i>ATM Balance Inquiry</i> A fee will be charged for all ATM inquiries during the month. The fee accrues and is charged on last working day of the month.	<i>\$1.40 per inquiry</i>
<i>Overdrawn Fee</i> A fee may be charged within 10 working days of the account going overdrawn, on any deposit account that, as a result of a member transaction becomes overdrawn.	<i>\$20</i>
<i>Honour Fee</i> This fee is charged on each occasion a debit is honoured where sufficient cleared funds are not available.	<i>\$20</i>

CHEQUES	FEE
Member Cheque (personal cheque book) A member cheque facility fee will be debited from the account at the end of each month.	\$3.00 per month, includes 8 free cheque transactions. Over 8 – 50c per cheque transaction
Member cheque deposits A fee will be charged on excess cheques deposited per month.	6 free per mth then \$0.30c per cheque thereafter
La Trobe Country Credit Corporate cheques Available funds can be withdrawn from member accounts in the form of a credit union corporate cheque. The fee for each cheque is debited at the time of the cheque withdrawal. NOTE: If any of the four free transactions per month on the S20 account are drawn in the form of corporate cheques, these first 4 transactions will not incur a corporate cheque fee.	\$7.00 per cheque
Special Clearance of a cheque deposit If a cheque is uncleared you can request (at the time of the deposit) a special clearance on the cheque. This fee is payable at time of request.	\$22.00 per cheque
Deposit Cheque Dishonour Should the cheque deposited into the membership account be dishonoured for any reason a fee will apply per dishonoured cheque on the day of the dishonour.	\$15.00 per cheque per dishonour
Member Cheque Dishonour If a member's personal cheque is to be dishonoured due to insufficient or uncleared funds, the cheque will be dishonoured and a fee per dishonoured cheque will be applied to the account at time of dishonour.	\$42.00 per cheque
Corporate Cheque - Stop Payment Under no circumstances can a corporate cheque be stopped unless it is lost/stolen, should this be the case a fee will be applied per cheque.	\$15.00 per cheque
Member Cheque - Stop Payment If you require a stop payment on one of your personal member cheques, a fee will apply to each cheque.	\$10.00 per cheque
Copy Trace of Member Cheque To obtain a photocopy of a previously presented cheque.	\$26.00 per cheque
Copy Trace of Corporate Cheque To obtain a photocopy of a previously presented cheque.	\$15.00 per cheque

TRANSACTION LIMITS

ATM/EFTPOS TRANSACTION LIMIT: \$1,000 per card per day.
(this limit does not apply when pressing credit with a Visa Debit card)

INTERNET BANKING TRANSFERS: \$2,500 PER DAY OR AS OTHERWISE REQUESTED

CASH WITHDRAWALS OVER COUNTER— Amounts over \$5,000 24 hrs notice is required

PAYMENT SERVICES	FEE
Direct Debit Rejection Should a direct debit not be made from an account due to insufficient funds available a fee per dishonour will apply at the time of the dishonour.	\$35 per dishonour
Periodical Payments – Manual Should the periodical payment be transferred to another account with the Credit Union, no fee will be charged. If the manual periodical payment is sent to an outside organisation, a cheque will be sent and a periodical payment fee per manual payment will apply. These fees are debited to the account at the end of each month.	\$4.00 per manual payment
INACTIVE ACCOUNTS	
Dormancy Sweep - Fee charged when accounts are transferred to dormancy file.	\$45.00
Quarterly Dormancy Maintenance - Fee charged quarterly for maintenance on accounts held in the Dormancy File	\$45.00
GENERAL ITEMS	
ATM Card Replacement or Lost/Stolen/Damaged cards will incur a fee per card.	\$5.00 per card
Statements – Over the Counter Current statements sent by mail Microfiche statements	Free \$2.50 \$7.00/page
Safety Deposit Boxes – Large (* GST – Goods & Services Tax this is a government charge) - Small	\$65 per year plus GST \$45 per year plus GST
Coin Deposits – All coin must be bagged (denomination amounts and bags available from each office) - Under \$100 per week Between \$100 and \$500 per week Over \$500 per week	No Cost \$5 \$5 first \$500 then \$5 per \$1,000 or part of
BPAY Trace	\$10
Retrieval of Documents from Archive (refunded if LCC error)	\$26
Inter credit union withdrawal	\$15
DRAFTS, FOREIGN CURRENCY CONVERSION & TELEGRAPHIC TRANSFERS INCLUSIVE OF TRAVELEX FEES	
Foreign Currency Cheque or Cash Conversion to AUD Travellers cheques or foreign cash: Drafts Telegraphic transfers*: VISA Cash Passport Card:	\$10.00 1% of purchase amount \$30.00 1% of purchase amount
*Bank accepting telegraphic transfers may charge an acceptance or handling fee which will decrease amount received.	