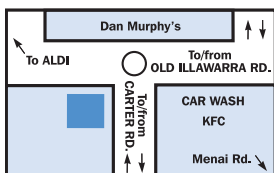


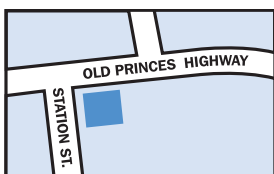
We're in the Shire, for the Shire!



Menai Central
5-21 Carter Road
Fax: (02) 8525 4599
Hours: Mon to Fri 9am – 5pm



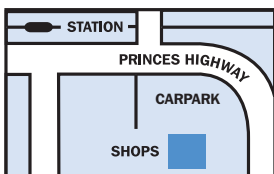
Cronulla
100 Cronulla Street
Fax: (02) 9527 3904
Hours: Mon to Fri 9am – 5pm



Engadine
Old Princes H'way & Station St.
Fax: (02) 9520 5771
Hours: Mon to Fri 9am – 5pm



Miranda
31-41 Kiora Road
Fax: (02) 9525 4044
**Hours: Mon to Fri 9am – 5pm
Saturdays 9am to noon**



Sutherland
740 Princes Highway
Fax: (02) 9545 3698
**Hours: Mon to Fri 9am – 5pm
Saturdays 9am to noon**

ATMs are at all of the above locations as well as Sutherland District Hospital

MemberLink Contact Centre
(all telephone enquiries)
Phone: **1300 784 388**

Web site and Internet Banking:
www.sutherlandcu.com.au

E-mail:
memberlink@sutherlandcu.com.au

Administration
PO Box 535, Sutherland NSW 1499
Fax: (02) 9521 4754
DX4526 Sutherland

IMPORTANT INFORMATION – Please Read

MemberPLUS is available to personal members of Sutherland Credit Union aged 45 or over and is issued by Sutherland Credit Union Ltd ABN 89 087 650 708 AFSL No. 238070

These terms and conditions should be read in conjunction with the MPG and current Fees and Charges Guide that relates to each product. A copy of the MPG and Fees and Charges Guide is available at any Sutherland Credit Union Service Centre on application and also on our web site www.sutherlandcu.com.au

Any advice in this brochure has not considered your objectives, financial situation or needs. You should read and consider the MPG and Fees and Charges Guide before deciding whether to apply for this program.

Terms and Conditions of MemberPLUS

1) Savings account – The account keeping fee is waived for the RediAccess account only and can only be used for the one nominated RediAccess account. Deeming Accounts are exempt from Account keeping fees. In the case of the nominated account being a joint account, the other account holder(s) must also be a personal member and not a business, sole trader, partnership, club or association.

Counter transactions means, cash or cheque withdrawal, transfer between credit union accounts and member cheque encashment conducted over the counter at a Sutherland Credit Union Service Centre for the nominated RediAccess or Deeming account.

2) Term Investments – In the case of the term deposit account being a joint account, the other account holder(s) must also be a personal member and not a business, sole trader, partnership, club or association.

3) Loans – Application fee waiver is limited to one approved loan* per year for loan of \$20K or more. Normal Sutherland Credit Union lending criteria apply. Terms, conditions, fees & charges apply (available on application).

*Excludes Home Basic loan products.

4) Will Service is through Mitchell Reece & Associates Solicitors, Jannali (Ph: 9589 0555)

In referring Members, Sutherland Credit Union does not accept liability or responsibility for any act or omission or advice provided by Mitchell Reece & Associates Solicitors or their authorised representatives.

5) Financial Planning – In referring members to Bridges, ASX Participant, AFSL No. 240837 Sutherland Credit Union does not accept responsibility for any acts, omissions or advice of Bridges and its authorised representatives. In addition, Sutherland Credit Union may receive a referral fee of 0% to 30% on initial or ongoing fees paid on investment to Bridges. This referral fee is payable by Bridges to the Credit Union and does not result in a fee increase to investors.

Variations – We reserve the right to vary the terms and conditions which apply to MemberPLUS. If we do so, we will notify you by newsletter, personal letter, account statement insert or on our website.

Member PLUS Program

Higher Interest Rates on Term Deposits
Loan Application Fee Waived
Higher Counter Transaction Allowance
Discounted Will Service

Conditions and limits apply, see inside for details.



SUTHERLAND
credit union



MemberPLUS Program

If you don't look after your money, who will?

When it comes to your money, you want a good all round package. And with MemberPLUS, that's just what you can expect.

By upgrading from the Standard Membership to MemberPLUS you receive these fantastic benefits.

Savings Account.

Save on Fees.

No account keeping fees on your nominated RediAccess or Deeming account. That means you won't be charged the standard \$3 account keeping fee that is charged every month to RediAccess accounts when the balance of your account drops below \$1000 for the month.

Counter Fees.

As well, we will give you a higher allowance of 5 free counter transactions per month from the nominated RediAccess or Deeming account free of the standard \$3 fee.

Term Deposits.

Exclusive Package.

MemberPLUS participants have access to not only the standard fixed deposit term rates, but also to their own exclusive range of term investment accounts that offer MemberPLUS Special Term Rates, and with a choice of interest payment options, this package gives you the flexibility not offered to standard members.

Loan Application.

Fee Waived.

You don't have to settle for the standard loan application fee.

As a participant of MemberPLUS we will waive the application fee altogether if the loan* is for \$20K or more, and not only for you, but also for any member of your family.

*Excludes Home Basic loan products.

Financial Planning.

Free Initial Consultation.

As a MemberPLUS participant you are entitled to a complimentary obligation-free initial consultation with a Bridges financial planner to discuss your investment; superannuation; shares; life insurance; retirement and estate planning circumstances and goals.

Will Service.

20% Discount.

As a MemberPLUS participant we can help you arrange your Will through Mitchell Reece & Associates Solicitors and receive a 20% discount off your Will.

How MemberPLUS works.

MemberPLUS is available to personal members 45 years of age and over. The annual upgrade fee is \$24 which will be deducted from your nominated account each June. Note: When first you join, your account will only be debited a pro-rata fee ie. \$2 x months left till June. Then in June the annual upgrade fee of \$24 will be deducted.

Example:

If you joined in April you would initially pay (\$2 x 2 Months) \$4 until the annual fee was deducted in June.

If you qualify and like what you see... Apply NOW!

MemberPLUS Program Application Form

Before you apply, please read the important information on the back cover.

My Member Number

My Account Number

RediAccess

Deeming

Note: If you selected RediAccess account, this will be the account that will have the standard account keeping fee waived. Deeming Accounts are exempt from account keeping fees.

My First Name

My Last Name

My Mailing Address is

My Contact Details

I authorise the Credit Union to deduct my MemberPLUS annual program fee from my account listed above, until I cancel this authority in writing. I understand that this fee is non refundable and the benefits will cease if my fees are not paid.

Signature

Date

For office use – Credit Union staff will complete this section.

 Savings Account App rec by Opp#
 Term Deposit Branch
 Loan Application including Overdraft & Redi-credit Processed by MemberLink MemberLink Opp#
 Combined Balance Date

Detach Here