

Fees**Membership**

Shares	\$2.00
Entrance Fee	\$8.00

Account Keeping Fee

\$2.00 per Membership per Month Debited to S1 or S65 on the last day of the month.

General Services

Counter Cheques	\$2.50
Dishonour Fees (Cheque Deposits)	\$9.00
Direct Debit Dishonour Fees	\$15.00
Electronic transfer to other banks	\$1.60

Wage Paying Service.

Base Fee	*\$18.33 per month
By 12	*\$220.00 per year.
Per pay	* \$3.85 per person
Wages by Cheque	\$5.50 per cheque
Fringe Benefits	\$5.50 per cheque

* Inclusive of GST

Budget Fee

Base fee	\$10.00 per month
By 12	\$120.00 per year

Member Cheque Book Fee

Base Fee	\$0.70 per cheque
Books of 25, 50, 100 and 200 available.	
Member Cheque Dishonour Fee	\$30.00

Redicard Fees

Annual Fee	\$12.00
EFTPOS per transaction	\$0.45 cents
ATM per transaction	\$0.45 cents
Rejection per rejection	\$1.00
Pin Reset	\$5.00

Note: refer to application.

Interest Rates**Deposits**

At Call S1, S2, S4, S6, S60, S65	0.20%p/a-mm
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Term Deposits

3 months	3.25% p/a-cd
6 months	3.50% p/a-cd
12 months	3.75% p/a-cd

Notice of Withdrawal Accounts

30 day Notice	3.00% p/a-cd
Christmas club	2.25% p/a-mm

mm = calculated on minimum monthly balance - paid annually on 30th June

cd = Interest is calculated daily and paid on maturity.

Loans

	Base	CCr
Home Mortgage loans	7.05%	7.05%p/a
Home equity loans	7.05%	7.05%p/a
Car Loans over \$10,000	10.35%	10.35%p/a
Personal Loans, secured	11.90%	11.94%p/a
Personal loans, unsecured	13.90%	13.95%p/a

Approval Fee -Personal	\$40.00
Secured	\$70.00
Mortgage	\$150.00

The approval fee is payable on funding

Overdrafts	15.25% p/a
Application Fee	\$50.00
Annual Fee	\$50.00
Application fee payable on funding. The annual fee is payable on the anniversary of funding.	

Community Groups Services**Trading Account****Cheque Book****Merchant Banking****Payroll**

Fortnightly Wage Paying
Payslips and Pay Reports
Superannuation
Workcover Payments
Group Tax Payments
Direct Entry to Banks,
Credit Unions and
Building Societies.

Member Services

Savings

Christmas Club

Special Savings

Save for a special Occasion.

Budget

One on one interviews to set up and maintain your personalised Budget Account.

Bill Paying

You tailor and control your own Budget Account.

Term Deposits

3, 6 and 12 months

30 Day Notice of Withdrawal

Loans

Special Purpose Loans
Car
House

Internet Banking

Able to obtain account balances and transfer funds to other financial institutions

Telephone Banking

For account balances out side of business hours

Services cont...

International Debit cards

International Drafts/telegraphic transfers And Travellers Cheques

Car Insurance

Home & Contents Insurance

Opening Hours

Monday,- 11.30 -- 4pm
Tuesday,- 9.30 – 4pm
Wednesday,- 9.30 – 4pm
Thursday,- 9.00 – 4.30pm
Friday,- 9.30 – 4.pm

**Fitzroy and Carlton
Community
Credit Co-Operative Ltd**
AFS Licence No 246659
ABN:70 087 651 438
BSB 803 226



**145 Brunswick St, Fitzroy
P O Box 198 Fitzroy
3065**

**Ph: 9419 4533. Ph: 9419 4624
Fax: 9416 1626
E-mail – office@fcc.com.au**

FEES

INTEREST RATES

01 January 2012