

Accessing Your Money

rediATM



Accessing your money with Macquarie Credit Union is easy, there are a variety of options to choose from. Choose from one of our simple options below.

Internet & Telephone Banking

Access your accounts and pay your bills over the phone or online 24 hours a day, seven days a week at your convenience.

Bank@Post

Deposit or withdraw at over 3,100 post office outlets around the country.

BPAY®

Pay all those tiresome bills in one hit - over the phone or over the internet around the clock, 365 days a year.

Personal Cheque Books

A personal cheque book can be used to operate your Access Account (S5).

Visa Debit Card

More than a card, Visa Debit Card gives you freedom and peace of mind to make things happen. You're in control, simple, safe and convenient. You can access your own money from your access account (S5) without incurring any interest charges. Paywave available for purchases under \$100.

ATM Access

You have free access to over 10,000 ATM's Australia wide by using CBA, NAB, ANZ or Westpac branded ATM's.

Direct Debit/Credit Services

Specify the recipient, amount and the nominated intervals for regular payments.

Payroll Deductions

Elect to have a certain amount taken out of your pay and forwarded to your accounts every pay day. Set up automatic bill payments or break your accounts up and save some of your pay.

Call 1300 885 480 or visit macquariecu.com.au

FEE FREEDOM

Banking without fees is still available from your Credit Union.

Here are a few ways to help you minimise your fees and even help you bank fee-free.

Do all of your banking with your Credit Union – while all our members receive some free transactions on their accounts each month, our loyalty program offers more free transactions to those members who do most of their banking with us.

Consolidate your banking – having multiple memberships can make it easier to over-transact and therefore pay more in fees. Where possible reduce the number of accounts you have.

Take cash out when using EFTPOS – use EFTPOS to withdraw cash when purchasing goods or services. This counts as only one transaction.

Reduce the number of withdrawals you make – think, plan ahead and withdraw larger amounts less frequently.

Save time and money by banking online and over the phone – use internet or telephone banking to obtain balances, transfer funds between accounts and pay your bills through BPAY.

ATM Access – choose a fee free ATM, get to know the fee free ATM's in your area, ATM's provided by major Australia Banks ANZ, NAB, CBA & Westpac are fee free ATM's.

Keep track of your account balances – ensure you always have sufficient cleared funds in your account to cover all withdrawals, and use an overdraft as a safety net.

Select credit when using your Visa Debit Card to avoid transaction fees.

Fee-free transactions

- Deposits/credits
- Internet banking - EFT & BPAY transfers
- Telephone banking - transfers
- Direct debits
- VISA EFTPOS Credit transactions

How to join

To become a member of Macquarie Credit Union all you need to do is:

- complete a membership application form;
- provide identification - and have it certified if required;
- subscribe for a member share in the Credit Union - for postal applications please attach a cheque or money order DO NOT SEND CASH;
- bring your application into a branch or post it to PO Box 1618 Dubbo NSW 2830.

You can visit our website at macquariecu.com.au for all the forms or give us a call on 1300 885 480 and we'll send them out to you.

Switch to Macquarie Credit Union

Switching to Macquarie Credit Union is simple. We even help you switch all your regular payments to your new Credit Union account. Say goodbye to your old banking experience and hello to a straightforward and reliable banking experience. Competitive rates, low or no fees and real, personal service are just some of the reasons why our members prefer Macquarie Credit Union.

Ask us how you can switch today. Call us on 1300 885 480 or visit macquariecu.com.au



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