



## Accounts & Access

**Macquarie Credit Union's range of Access and Savings accounts will leave you with more money in your pocket.**

### Our Range

**Access Account** – This is our main transactional account and is automatically opened when you become a member. Simply manage your funds using our Internet Banking and Macquarie CU App services, or use your Visa Debit Card for payments, online transactions and ATM withdrawals. Backed by professional and personal Branch services.

#### Savings Accounts

**Online Savings Account** – If you prefer to do your banking online, would like to save regularly and earn additional interest on your savings, enjoy our Online Savings Account. Maximise your interest with the Power Saver Bonus Interest option. To earn bonus interest simply deposit a minimum of \$200 each month and don't make any withdrawals during the month. – A great incentive to develop a regular savings habit and save for something special.

**Investment Account** – If you are looking for a higher rate of interest this may be the account for you. The Investment Account allows you to make transactions at our Branch and can also be accessed through internet banking.

**Christmas Club Savings Account** – Use this account to save for Christmas. Whether it be for presents or traveling to spend time with family and friends. Your funds are on call from 1 November until the 31 January to remove the temptation of spending prior to Christmas.

**Gold Retirement Account** – If you receive a Pension or Allowance from the Australian Department of Social Security or Veterans' Affairs and are over 55 years of age, then a Macquarie Credit Union Gold Retirement Account may be the ideal account for you.

#### Term Deposit Accounts

**Term Deposits** – Looking for a competitive return for your investment and don't require immediate access to your funds? Our 3, 6 and 12 Month Term Deposit accounts are a way to earn interest and watch your savings grow.

**Monthly Term Deposit Account** – Do you have over \$25,000 to invest and don't want to wait for your interest to be paid? Monthly Term Deposits return a slightly lower rate of interest than our standard Term Deposit account, but give you the ability access to the interest earned on a monthly basis.

## Accessing Your Money

Accessing your money with Macquarie Credit Union is easy.

**Internet Banking** – View and manage your accounts with our Internet Banking options. Free and easy to use anywhere, anytime.

**Mobile App** – Our Macquarie CU App is available to download for mobile banking. We can help you get started on a compatible smart phone or tablet.

**Visa Debit Card** – Linked to your Card Access account your Debit Card enables you to shop in stores and online using the funds in your Card Access account. Simply insert your card and select credit to transact fee free. Contactless payments can be used for timely convenience, however merchant charges may apply.

**ATM Access** – Use your Visa Debit Card for free access to CBA, NAB, ANZ or Westpac branch ATM's Australia wide. Normal transaction limits may apply.

**BPAY®** – Pay all those tiresome bills in one hit. BPAY® is an easy and secure way to manage your bills through your Internet Banking and Macquarie CU App.

More information about BPAY® is available at:  
<https://bpay.com.au>

**Bank@Post™** – Macquarie Credit Union is a participating Financial Institution for Bank@Post™. This enables our members to deposit funds and withdraw cash at participating Post Offices.

Bank@Post is an agency service provided by Australia Post on behalf of over 80 financial institutions. Bank@Post™ is available at participating Post Offices.

More information about Bank@Post™ is available at:  
<https://auspost.com.au/money-insurance/banking-and-payments/bank-at-post>

**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.

Experience the member owned banking difference

## Join Macquarie Credit Union

You can apply for membership on our website by completing our Online Membership Application including the Green ID Identification Verification steps.

Alternatively, our team can assist you through the short application process. Simply apply in branch at 165 Brisbane St, Dubbo NSW 2830.

For our full list of possible Identification Documents please refer to our "What information we need from you" document.

## Contact us

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**Fax:** 02 6882 6909  
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