



What's in it for me?

Memberships with the Credit Union



What's the Credit Union Difference

BDCU is not just like a bank, even though we have all the same accounts, technology and expertise.

The difference is we have no external shareholders.

BDCU is owned by its members. Profits go back to our members and our Highlands and Tablelands communities.

Once you become a member, you can open an unlimited number of accounts – including joint accounts with other members – with low or no fees.

Membership is open to all residents of the Southern Highlands and Tablelands as well as their families, wherever their family members may be.

As a member, there is a lot in it for you. Unlike a bank, these include fair fees, better interest rates and enjoyable service experiences. You also get a say in the direction and services we provide to you.

Rather than Branches, we have 'Advice Centres'. The reason for this is that advice is what we are really in the business of providing.

An institution owned by stockholders has a different objective to us. Our objective is to provide the financial solutions you need to get you where you want to go.

Junior Memberships

People of any age are welcome to become members of BDCU. We offer Junior Memberships for those under 18 years.

Key Features

- free, unlimited eligible BDCU transactions*
- no Monthly Transaction Fee
- can be used with optional MoneyBeans

Junior Members cannot apply for loans or credit facilities, or vote at Annual General Meetings.

MoneyBeans

MoneyBeans is a twin account system designed to provide a foundation for good money skills. It consists of two accounts — one for spending and one for saving.

MoneyBeans allows the young member to see compound interest at work with a high interest account – with no fees eating into their hard-earned savings.

A MoneyBeans Rediaccess Account also provides a means for the young member to satisfy short-term wants. This account is used for depositing all money. The portion for saving can be transferred over the phone or internet to the linked high interest account. When the money is required, it can be instantly transferred back to the Rediaccess Account for withdrawal.

Deposits over \$5 earn a sticker for the member's MoneyBeans sticker card. When the card is full, they receive a prize.



Adult Memberships

Opening an Adult Membership is as easy as bringing your drivers license or proof of identity card to any Advice Centre and opening an account.

Key Features

- a number of Basic Transaction Accounts to choose from and various savings accounts
- we reward loyalty; the higher the value of deposits and loans, the more financial benefits you receive
- provides full shareholding and voting right

When you have opened an Adult Membership, you are able to open any number of accounts and joint accounts with other Adult Members.

Students & Apprentices

It's a great time of life, but when you're a full-time tertiary student or an apprentice, money is tight. We have changed a few things to make life easier.

Key Features

- free, unlimited eligible BDCU transactions*
- no Monthly Transaction Fee
- Student / Apprentice Loan with a reduced rate
- \$500 limit Visa credit card
- discount on car insurance and contents insurance

These accounts and benefits are available together or separately.



Club Classic

Any member who is over the age of 50 can link Club Classic to their existing Adult membership. There is a small annual fee. Club Classic benefits apply to all of your linked accounts.

Key Features

- free, unlimited eligible BDCU transactions*
- no Monthly Transaction Fee
- bonus Term Deposit interest rate

General fees and charges apply. To apply for Club Classic, phone us on 02 4860 4000 during business hours or speak to your local Advice Centre. See Personal Fees and Charges brochure for details.



Community Memberships

Not-for-profit and non-profit organisations (both Incorporated and Unincorporated) can apply for a community membership.

Key Features

- free, unlimited eligible BDCU transactions*
- no Monthly Transaction Fee

Proof of office bearers and other details may be required.

Business Memberships

For those running a business, you may be interested in opening a Business Membership for the entity.

Business memberships provide competitive interest rates and services comparable to major banks. See the Business brochure for details.

Multiple signatories can be established as Authorities to Operate accounts.

Internet Banking is available with functionality such as batch payments, multiple log-in access and extra security with one-time passwords (two-factor authentication).



Important Information

*A number of Memberships and account packages receive free, unlimited eligible BDCU Transactions. Please refer to the list of eligible transactions in the Personal Fees and Charges brochure to see what is included. Please be aware that General fees and charges may still apply.

Terms and conditions apply to the memberships mentioned in this brochure. Please refer to the General Terms and Conditions, the Financial Services Guide and the relevant brochures for specific accounts and services you would like to open as part of the membership. These are available at every BDCU Advice Centre and our website: www.bdcu.com.au

The information in this brochure is general in nature and shouldn't be regarded as advice. It doesn't take your objectives, financial situation or needs into account. You should consider whether a membership type is right for you in light of your circumstances.

MITTAGONG

Shop 23 Highlands Marketplace

BOWRAL

411 Bong Bong Street

MOSS VALE

Clarence Street

GOULBURN

211 Auburn Street

PHONE

02 4860 4000

WEB

www.bdcu.com.au

OTHER BROCHURES

Other brochures in this series include:

- Savings • Loans • Insurance
- Business • Financial Planning
- CU @ BDCU - All about your community credit union

MORE INFORMATION

These are available on application or request.

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