

ACCESSING YOUR MONEY



 **Community CPS Australia**
Share the difference

 **United
Community**

 **Companion**
credit union

 **Wagga**
Mutual

We can help you achieve your financial goals.
That's why our broad range of products offer
flexible financial options to suit your needs.

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In this document, the expressions 'the Credit Union', 'we', 'our' and 'us' refer to Community CPS Australia Ltd ABN 15 087 651 143; and the expressions 'you' and 'your' refer to any person who has obtained a product or service. United Community, Companion Credit Union and Wagga Mutual Credit Union - Divisions of Community CPS Australia Ltd ABN 15 087 651 143 AFSL/ACL 237856.




Accessing your money is easy.

You can access your money anytime, anywhere. Whether you're paying bills or doing your banking or shopping, we have a range of easy access options to suit you.

- Use your **Visa Debit card** or **rediCARD** to make purchases, get cash out at EFTPOS retailers or make withdrawals at any of our conveniently located rediATMs.
- Access your money and transact on your accounts, 24 hours a day, seven days a week from anywhere in the world, using our **Account Information Line** or **Internet Banking** (including Mobile Banking). We also offer the convenience of **BPAY** and **Bank@Post**.
- Take control of your money with services like automatic payments and payroll deductions, or other options like a cheque book. Travelling overseas? Ask us about Foreign Currency and Travellers Cheques.
- Of course, access isn't all about technology. If you want to talk to someone in person, call our **Member Contact Centre** or visit a **Branch**.

Card Options

Your card gives you convenient access to your money, when and where you need it. A card may be used for:

	rediCARD	Visa
Withdrawing cash from ATMs within Australia displaying the Visa logo (VISA)	✓	✓
Withdrawing cash from overseas ATMs displaying the Visa/Plus logo (PLUS)	✓	✓
Purchases via EFTPOS at retail outlets within Australia that display the EFTPOS logo such as supermarkets and petrol stations ()	✓	✓
Purchases from any merchant displaying the Visa logo, both in Australia and overseas (VISA)		✓
Purchases and bill payments via the internet, mail or telephone		✓
Cash advances at financial institutions, either within Australia or overseas		✓
Transferring funds between accounts at Credit Union rediATMs	✓	✓
Deposits and withdrawals at Australia Post outlets displaying the Bank@Post symbol	✓	✓
Identification purposes when you withdraw or deposit funds at our Branches	✓	✓

✓ = Available = Not available



Deposits

You can make deposits:

- Over the counter at any Branch via a teller;
- In our Secure Deposit Box - available at most Branches;
- By electronic direct credit, such as salary credit; or
- Through Bank@Post, at registered Australia Post outlets (This option not available for business or monEsaver Internet Savings accounts).

SECURE DEPOSIT BOX

Our Secure Deposit Box service is available at most ACT, NSW and SA Branches (available soon in WA).

If you're in a hurry but don't need immediate access to the funds, you can deposit cash and/or cheques into your account without handing it over the counter to a Consultant. Simply fill out the deposit envelope, include your details where indicated and insert the envelope into the Secure Deposit Box (coins not accepted).

You'll find the deposit envelopes near the Secure Deposit Box.

Withdrawals

OVER THE COUNTER

Funds can be withdrawn over the counter in the form of cash or a Corporate Cheque.

Cash withdrawals on up to two savings accounts can be made at Bank@Post outlets with your Visa Debit card or rediCARD and PIN (This option is not available for business or monEsaver Internet Savings Accounts).

In addition, if you have a Visa Debit card attached to your account, you can use it to access funds overseas by completing a Visa Cash Advance at any bank.

BANK@POST

Available at over 3,000 Post Offices across Australia, Bank@Post allows you to make deposits and withdrawals using your Visa Debit card or rediCARD and PIN. We can link your membership so that you can withdraw and deposit over the counter at any registered Australia Post outlet.

How to use Bank@Post

- the **Savings** button gives you access to your first savings account;
- the **Cheque** button gives you access to your second savings account.

Operating hours vary slightly between Bank@Post outlets, however all outlets are open as a minimum from 9am to 5pm, Monday to Friday (excluding public holidays).

Bank@Post is not available for business or monEsaver Internet Savings Accounts or if the account is set up for two people to sign.

CORPORATE CHEQUES

You may arrange for a Corporate Cheque

- In person at any Branch;
- By telephoning **13 25 85** (passcode required); or
- Using Internet Banking (password required).

TRANSFERS

You may make transfers between savings accounts or from a savings account to a loan account.

You can:

- Transfer money over the telephone using our Account Information Line and follow the instructions (passcode required);
- Ask a consultant at a Branch to transfer funds for you (identification required);
- Ask a consultant in our Member Contact Centre to transfer funds for you (passcode required);
- Use a rediATM (within the same membership only); or
- Use Internet Banking (including Mobile Banking) (password required).



When you transfer funds over the phone or Internet you will be given a receipt number, which confirms your transaction has occurred.

Please refer to our **Fees and Charges** booklet for information regarding current and applicable fees and charges.

If your account is a "two or more to sign" account then transfers will be restricted to over the counter transfers and all required signatories must sign to authorise the transfer. An exception will be made for Business Banking members that have access to batch transactions within Internet Banking.

ATMs

ATMs are simple to use. All you need to do is follow the instructions displayed on the terminal screen.

HOW TO USE AN ATM

1. Insert or swipe your Visa Debit card or rediCARD.
2. Key in your PIN.
3. Follow the instructions displayed on the terminal screen.

If you need assistance using an ATM, please ask for a demonstration at a Branch.

ATM WITHDRAWALS

One of the most convenient ways to access your money, 24 hours a day, seven days a week, is through our network of associated rediATMs.

If you have a Visa Debit card or rediCARD, you can withdraw cash from any ATM within Australia or overseas that display the Visa/PLUS logo. Balance enquiries are available prior to cash withdrawals at any ATM. If you use a non-rediATM and request a receipt, your balance will be printed on the receipt after your transaction is complete.

EFTPOS AND VISA

EFTPOS PURCHASES

If you have a Visa Debit card or rediCARD and PIN, you can pay for goods and services and withdraw cash from any retail outlet within Australia which displays the EFTPOS logo.

When you use EFTPOS in conjunction with your PIN, your money will be drawn directly from your account as soon as you make a purchase from an EFTPOS retailer.

Here's what to do if you want to make an EFTPOS purchase:

1. Swipe your card in the EFTPOS terminal.
2. Select the SAVINGS option on the keypad.
3. Key in your PIN.
4. Press OK.

VISA MERCHANT PURCHASES

You can use your Visa Debit card to make purchases at any merchant worldwide which displays the Visa logo. The merchant will produce a docket of the transaction for you to sign which you will receive a copy of for your records.

Here's what to do if you want to make a Visa Debit purchase:

1. Swipe your card in the VISA terminal.
2. Select the CREDIT option on the keypad.
3. Enter your PIN now and press OK or;
4. Press OK and sign the receipt.

WITHDRAWING CASH USING EFTPOS

The great advantage of EFTPOS is that, in conjunction with your PIN, you can withdraw cash from your account (at most outlets) when you make a purchase. The amount of cash you wish to withdraw is added to the total of your purchase (some retailers may set a limit on the amount of cash you can withdraw).

Here's what to do if you want to make a purchase with either your Visa Debit card or rediCARD and obtain cash:

1. Tell the sales assistant you want cash out and the amount you require (most assistants will ask you).
2. Swipe your card in the EFTPOS terminal.
3. Select the SAVINGS option on the keypad.
4. Key in your PIN.
5. Press OK.

Once again, the money will be drawn from your account as soon as your transaction has been processed.



Other Access Options

Telephone Banking (13 25 85) (PASSCODE REQUIRED)

You can talk with one of our professional, experienced Consultants who can assist you with the following. (Please note that a passcode is required for some of these services).

- General enquiries including account balances and changing membership details (e.g. change of address);
- Applications for products such as credit limits, home, personal and car loans;
- Current interest rates;
- Card enquiries and replacements;
- Insurance enquiries, arranging and altering insurance cover, including travel insurance and health insurance;
- Internet Banking enquiries (including Mobile Banking);
- SMS banking (TEXT ME!) enquiries;
- Foreign Exchange details and currency information and arranging foreign currency travellers cheques;
- Telephone Banking Passcode applications;
- Altering payroll deductions, periodic payments and regular loan repayments;
- Arranging Corporate Cheques, and
- Ordering Statements.

OVERSEAS TELEPHONE NUMBER
+61 8 8205 8888

You can contact us when you are overseas by calling the above phone number.

Account Information Line (13 14 02) (PASSCODE REQUIRED)

You can do most of your banking over the phone 24 hours a day, seven days a week, by using our Account Information Line.

It's an easy, secure way to manage your accounts. You'll need a Telephone Banking passcode which can be obtained by completing an application form at any of our Branches or by calling **13 25 85** from anywhere in Australia.

After your Telephone Banking passcode has been registered, it's just a matter of calling **13 14 02**, entering your membership number and Telephone Banking passcode and following the prompts.

WHAT CAN I DO WITH THE ACCOUNT INFORMATION LINE?

Using the Account Information Line you can:

- Obtain savings, term deposit and loan account balances;
- Obtain details of your last 10 transactions on each account;
- Transfer funds between accounts;
- Transfer funds to another membership;
- Pay bills using BPAY®;
- Change your passcode;
- Access multiple memberships;
- Check your interest earnings; and
- Obtain the location of Branches.

ACCOUNT INFORMATION LINE EASY REFERENCE GUIDE

1. Call **13 14 02**
2. Enter your membership number followed by the # Key
3. Enter your Telephone Banking Passcode followed by the # Key

After access has been granted:

4. Press * at any time to advance to the main menu

5. Main Menu:

Press 1 - For balances (savings, term deposits and loans).

Press 2 - To transfer funds or access BPAY®.

Press 3 - For the last 10 transactions on your accounts.

Press 4 - For interest amounts.

Press 5 - For change of passcode.

Press 6 - To re-enter under a different membership number.

Press 7 - For Branch locations.

Press 8 - For information on our Transaction Fees and Charges.

Press 9 - To transfer to a Consultant.

OVERSEAS TELEPHONE NUMBER FOR
ACCOUNT INFORMATION LINE +61 8 8274 4522



Internet Banking

(PASSWORD REQUIRED)

If you have access to the Internet, it's easy to do your banking online with us. As well as being a cost effective way to manage your money, you can do your banking 24 hours a day, 7 days a week.

If you know how to use our Account Information Line, you'll find this just as easy! You can use Internet Banking on your computer at home or at work. However, you should avoid accessing your account information at Internet cafés, or on shared computers, as public computers can contain viruses that capture your personal banking details. To access the highest level of security the service has on offer, we recommend the latest versions of browsers such as Internet Explorer, Firefox or Safari and suitable anti-virus and spy-ware software.

Once you're registered to use Internet Banking, you simply log on to our website then click on the Internet Banking icon and enter your membership number and password.

We provide a second tier security authentication facility for members that perform a transaction or activity that requires a higher level of security. This additional security feature is provided by a secure SMS code or a one time passcode via a security token.

WHAT CAN I DO WITH INTERNET BANKING?

With Internet Banking you can:

- View balances on your savings, term deposit and loan accounts;
- View recent transactions on all your accounts;
- View interest earned and paid on your savings, term deposit and loan accounts;
- Transfer money* to other accounts, as well as to other memberships, and even to customers/members of other financial institutions;
- Access funds for Loan Redraw;
- View regular payments into your accounts, such as your pay or share dividends;
- Set up*, modify*, delete and view regular periodic payments from your accounts;
- Pay bills* using BPAY®;

- Draw cheques* for other bills and have us post them for you;
- Download your current Statement;
- Send secure messages to us;
- Activate your Visa Debit card or rediCARD;
- Register for TEXT ME! SMS Banking;
- Receive electronic bills from selected billers through BPAY View®;
- Submit a loan application;
- Manage and view e-statements;
- Change your Internet Banking password;
- Register to receive email alerts for internet banking transactions;
- Select preferred debit account;
- Update address and contact details;
- Update employment details;
- Register and maintain Secure SMS
- Register Mobile Banking Preferences
- Manage your own Daily Transaction Limits; and
- View SMS history
- Register for VIP mobile phone or hardware token Security (requires Secure SMS authentication to validate registration).

*These services are not available for accounts with 'both to sign' or 'two or more to sign' signing authority. These accounts have enquiry only functions available.

INTERNET BANKING EASY REFERENCE GUIDE

1. Visit our website (refer to back page).
2. Click on the Internet Banking link on our home page.
3. Enter your membership number.
4. Enter your Internet Banking Password (remember, this password is case sensitive).
5. Select your transaction type from the menu or to change your Internet Banking Password or send a secure message, click on the 'Service Options' link.
6. Follow the prompts for each of your selections.
7. If you encounter problems, click on the 'IB Help' icon, call us on **13 25 85** or email us using the 'Service Options' link, to Contact Us, or send a secure message from your Member Messages.
8. Remember to log out when you've finished by clicking the 'LOG OUT' icon.

Mobile Banking

(PASSWORD REQUIRED)

Mobile Banking is a service provided to enhance your Internet Banking experience by providing access via your mobile phone.

Mobile Banking is available 24 hours a day, 7 days a week and will provide you with the convenience of accessing Internet Banking on your phone whether you are at home, in the office, on holidays, out shopping or on public transport.

To access this facility you must register your Mobile Banking Preferences within Internet Banking by nominating which accounts you want to activate for performing transactions using Mobile Banking.

If you elect not to activate accounts to perform transactions you will still be able to view all your account balances via Mobile Banking.

You must have an internet capable mobile phone to access Mobile Banking.

WHAT CAN I DO WITH MOBILE BANKING?

With an internet capable mobile phone you can:

- View Accounts
- Pay a Bill* using BPAY® (only if biller details match a previous payment performed via Internet Banking)
- Transfer Funds*
 - Within your own membership
 - To another membership within the Credit Union (only if payee account matches a previous transfer performed via Internet Banking)
 - To another Financial Institution (only if payee account matches a previous transfer performed via Internet Banking)
- View existing Auto Transfers

* These services are not available for accounts with 'both to sign' or 'two or more to sign' signing authority. These accounts have enquiry only functions available.

MOBILE BANKING EASY REFERENCE GUIDE

To register:

1. Login to Internet Banking (password required).
2. Click on 'Mobile Banking' menu under 'Service Options' (Secure SMS or VIP Token authentication required to access this menu item).
3. Use the check boxes provided to make accounts 'Active' for the purpose of performing transactions via Mobile Banking. Accounts not made 'Active' will still have 'View Only' access.
4. Select from the dropdown box the number of records to display before being required to paginate.
5. Click on 'Save My Mobile Banking Preferences'.
6. Logout of Internet Banking.

To logon to Mobile Banking:

1. iPhone users can access Mobile Banking from the iPhone App, which is available from the App Store as the Community CPS (CommCPS).

Other phone users can type in the mobile phone's browser the web address that is available from the Mobile Banking section of Internet Banking Help. (For ease of future access we recommend that you bookmark this web address to save time in accessing the login page).

2. Login screen populates (use the same login details that you currently use for Internet Banking).
3. Enter your Member Number in the ID field.
4. Enter your password – remember, your password is case sensitive. When entering your password, the details entered are only displayed for each keystroke for a brief period to allow identification of the keystroke.
5. Click on 'Login'.
6. Click on the transaction type you wish to access.
7. At any time you can scroll down the page and click on 'Home' to return to Main Menu.
8. When finished simply click on 'Logout'.

BPAY[®] your bills

We offer BPAY[®], a flexible and convenient bill payment service. BPAY[®] enables you to pay your bills over the phone or Internet - 24 hours a day, 7 days a week. Try it for yourself using the Account Information Line or Internet Banking (including Mobile Banking)!

HOW TO USE BPAY[®] VIA THE ACCOUNT INFORMATION LINE

1. Have your bill, membership number, Telephone Banking Passcode and your Statement ready before you dial (you may need your Statement to identify which savings account you would like to use to pay the bill).
2. Call the Account Information Line on **13 14 02**.
3. Enter your membership number, then Press #.
4. Enter your Telephone Banking Passcode, then press #. The Account Information Line will automatically list the balances of your accounts.
5. Press the * key to advance to the Main Menu. If you wish to hear your account balances, you can press * to interrupt the message at any stage.
6. Press 2. This will take you to the Transfer Funds and BPAY[®] option. You will be given the following options:
For transfers within your own membership, press 1.
For transfers to another membership, press 2.
For a BPAY[®] transaction, press 3.
7. Press 3. This will begin the BPAY[®] transaction. You will be given the following options: For payment now, Press 1. For a future dated payment within 60 days from today's date, Press 2.
8. To pay now, press 1, then select the savings account to transfer from. Or to pay in the future, press 2.
If you selected 2 to pay in the future, you will be prompted with: Please enter an 8-digit date for your payment to occur or press * to cancel. For example, to enter the 5th of June 2011, enter 05062011.
- 8a. Enter the 8-digit date if paying in the future.
9. From the list provided, select the Savings Account to transfer from.

10. Enter the Biller Code from the bill you wish to pay.
11. Enter your Customer Reference Number or Account Number from the bill.
12. Enter the payment amount in dollars and cents ignoring the decimal point. For example, to pay \$50, press 5000. You will hear a confirmation message for the transaction which details the date of payment - when future dated, you will hear the amount, your account to debit from and the Biller Code. It will continue: Is this correct? For yes, press 1. For no, press 2.
13. If the details are correct, press 1. If the details are incorrect, press 2. If you pressed 1, you will be advised that the payment is being processed. You will hear all payment details again as further confirmation and be given a receipt number for the transaction. You should write this on your bill for your records. If you pressed 2, you will be returned to the Main Menu.

Please note: You can terminate the call at any time by hanging up. Until Step 12 is completed, the transaction will not be processed and the funds will not be transferred from your account.

HOW TO USE BPAY[®] VIA INTERNET BANKING

1. Log on to our website and click on the Internet Banking icon.
2. At the Internet Banking login page, enter your membership number and your Internet Banking Password (remember this password is case sensitive).
3. At the Welcome Page click on 'BPAY[®]' from the menu. If you are registered for the VIP Token system you will be prompted to enter your one time token passcode before you are taken to the transaction page. Alternatively, if you have registered for Secure SMS, you will only be prompted to request a Secure SMS code if the biller details are not in your list of saved favourites.
4. There are two options to choose from:
Select a biller from my BPAY[®] list or add new biller details, and change details or delete a biller from my BPAY[®] list.
5. To pay a bill, please select the first option. If this is the first time you are paying a bill through our BPAY[®] system you will need to enter the new biller details in full. Please note that each time you pay a bill for the first time, the biller details will be automatically added to the Biller List at the bottom of the page.



The next time you wish to pay this biller, just select from the Biller List by clicking on the button next to the biller code.

6. Select the account from which you wish the bill to be paid.
7. Enter the biller code located on your bill.
8. Enter the Customer Reference Number, which is also found on your bill.
9. Enter the amount you wish to pay, including the decimal point, for example 100.00.
You can also enter an Optional Description, such as 'MasterCard card payment' which will help you to identify previous payments in the Biller List at the bottom of the page.
10. Click on Continue.
11. You will now see the Payment Confirmation screen. Please check the details carefully. If the details are correct, click on 'Yes, proceed'. If they are not, click 'No, cancel' to be taken back to the previous screen.

You will now see the Payment Acceptance screen, which provides you with all the details of your bill payment and your receipt number. You should record this confirmation, or print out the page (click on the print icon at the top of the page) and keep it as a record of your payment.
12. To pay another bill, follow steps 5-11 again.
13. If you are finished, either log out at the top right of the screen, or continue with other transactions within Internet Banking by accessing the main menu.

HOW TO USE BPAY® VIA MOBILE BANKING

1. Log on to Mobile Banking from your mobile phones browser, using the web address www.waggainternetbanking.com.au/mobi/ (For ease of future access we recommend that you bookmark this web address to save time in accessing the login page).
2. At the Mobile Banking login page, enter your membership number and your Internet Banking Password (remember this password is case sensitive).
3. At the Main Menu page click on BPAY® from the menu. to request a Secure SMS code if the biller details are not in your list of saved favourites.
4. Select a biller from your list of saved favourite billers (only biller details that match a previous payment performed via Internet Banking can be processed via Mobile Banking).

5. If the biller details displayed on the screen are correct, simply select 'Use this biller', otherwise click on 'browse to BPAY® Billers' to return to your list of BPAY® saved favourites.
6. Select the account from which you wish the bill to be paid.
7. Enter the amount you wish to pay, including the decimal point, for example 100.00. You can also enter an Optional Description, such as 'MasterCard card payment' which will help you to identify previous payments in the Biller List at the bottom of the page.
8. Click on continue.
9. You will now see the Payment Confirmation screen. Please check the details carefully. If the details are correct, click on 'Confirm'. If they are not, click 'Home' to be taken back to the 'Main Menu' screen.
10. You will now see the Payment Acceptance screen, which provides you with all the details of your bill payment and your receipt number. You should record this confirmation as a record of your payment.
11. To pay another bill, simply click on 'Perform another BPAY® Payment' and follow steps 4-10 again.
12. If you are finished, either click on 'logout', or continue with other transactions within Mobile Banking by clicking on 'Home' to access the main menu.

TEXT ME! SMS Banking

(0428 132 585)

Our SMS Banking service TEXT ME! helps you keep track of your finances and accounts by sending and receiving text messages on your mobile phone!

WHAT YOU CAN DO WITH TEXT ME!

Event Triggered Alerts

With TEXT ME! you can request to have a text message sent to your mobile phone when one of the following occurs on your nominated account(s):

- A direct credit is processed;
- A direct debit is processed;
- Your account balance changes on your nominated accounts.



Your account balance can also be sent to you on a regular basis, at a specific time and frequency selected by you (e.g. every Tuesday at 10am).

ON DEMAND

With our 'on demand' service, all you have to do is write a predefined text message in your mobile phone and send it to us. The details you request will then be returned to you in a text message. You can request the following:

- Account balance(s);
- Transaction history on your account(s);
- Transaction history - recent credits to your account(s);
- Transaction history - recent debits to your account(s);
- Interest earned/paid on your account(s).

HOW TO REGISTER FOR TEXT ME!

You can register within Internet Banking, by calling the Member Contact Centre on **13 25 85** or by visiting your nearest Branch. See below for full details on how to register for TEXT ME! and how to set up Event Triggered Alerts.

Once you have registered, here's how you can request 'on demand' information:

Write a new text message on your mobile phone with the appropriate code below and send to **0428 132 585**.

Information Required	Code
Balance	B or b
Transaction History	T or t
Transaction History - Credits	TXCR or txcr
Transaction History - Debits	TXDR or txdr
Interest earned/paid	I or i

TEXT ME! service is charged monthly at the end of each month. Terms, conditions, fees and charges apply. Your mobile device telecommunications provider may charge you additional costs for sending and receiving SMS messages.

TEXT ME! STEP-BY-STEP INSTRUCTIONS

Registering

1. Log on to our website and click on the Internet Banking icon.
2. Enter your member number and password.
3. Choose TEXT ME! from the menu.

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4. Click on the registration button on the 'SMS Banking Registration and Alerts' page.
5. Tick the SMS registered box and enter your specified mobile phone number on the 'SMS Registration and Details Update' page. If correct, click on the Save Changes button.
6. An SMS message will be sent to your mobile phone confirming your successful registration.

Setting Event Triggered Alerts

1. Follow steps 1-3 above.
2. A pop up box will appear asking you if you would like to enable your SMS Alerts. Click the 'OK' button if yes.
3. The 'SMS Alerts Enable' page will appear and ask you if you would like to set up SMS Alerts. Click the 'OK' button if yes.
4. The 'SMS Registration and Alerts' page will appear.
5. Select the Alert types you require and confirm.
6. A page will appear notifying you that you have successfully set up your Event Triggered Alert.

Deleting Event Triggered Alerts

1. Follow steps 1-3 above.
2. Your current specified mobile phone number and Event Triggered Alerts will appear.
3. From the Action drop down box select 'delete'.
4. Click the 'yes' button in the pop up box.
5. The next page will inform you that you have successfully deleted your Event Triggered Alert.

Other important information

BSB NUMBER

Our BSB Number is **805-022** and the branch address is either Adelaide, Canberra, Cessnock, Perth or Wagga Wagga, depending on where you live.

LOST OR STOLEN CARDS

You must tell us immediately if your Visa Debit card or rediCARD is lost or stolen, or if you believe your card has been misused or the PIN has become known to someone else.



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- During business hours, call our Member Contact Centre on **13 25 85** or visit your nearest Branch. Refer to our website for Member Contact Centre opening hours;
- After hours, phone the 24 Hour Card Hotline on **1800 224 004** (Visa Debit card and rediCARDS only); or
- If you are overseas, call the reverse charge Visa and rediCARD International 24 Hour Hotline on **+61 2 9959 7480** or **1 410 581 9994** (Visa Debit cards only).

To apply for any of the products or services listed in this brochure or for more information, visit a Branch, phone **13 25 85** or visit our website.

For fees and charges relating to any products or services, please refer to our **Fees and Charges** booklet. For terms and conditions please refer to the **Product Guide for Savings and Business Accounts, Term Deposits and Access Products** booklet.

Location Guide

BRANCH LOCATIONS

Members can visit any of the following listed locations:

Community CPS Australia

ACT

Belconnen	Westfield Shopping Centre
Civic	Petrie Plaza, City Walk
Dickson	Dickson Shopping Complex
Gungahlin	Gungahlin Marketplace, Hibberson Street
Mawson	105 Mawson Drive
Manuka	29-31 Bougainville Street
Woden	Woden Plaza, Ground Floor, Lovett Tower
Tuggeranong	Tuggeranong Hyperdome, Anketell Street

NSW

Batemans Bay	2 Orient Street
Queanbeyan	Riverside Plaza, 130 Monaro Street

SA

Adelaide	44 Waymouth Street
Gawler	1 Commercial Lane
Marion	Westfield Shopping Centre
Mawson Lakes	The Promenade, 1 Main Street
Mount Barker	Barker Plaza, Shop 14, 12 Morphett Street
Port Augusta	Wharflands Plaza
Ridgehaven	Pelican Plaza, 1007 North East Road
Salisbury	Parabanks Shopping Centre, John Street
Seaford	Seaford Shopping Centre
Sefton Park	Sefton Plaza Shopping Centre
Victor Harbor	Cnr Coral & McKinlay Streets
West Lakes	Westfield Shopping Centre

Companion Credit Union

– A Division of Community CPS Australia

NSW

Belmont	Belmont Citi Centre, Belmont
Cessnock	14 Vincent Street, Cessnock
East Maitland	Cnr Lawes and High Streets, East Maitland
Glendale	Shop 4, Lake Road Stockland Glendale
Gunnedah	202 Conadilly Street, Gunnedah
Kurri Kurri	40-42 Mitchell Avenue, Kurri Kurri
Muswellbrook	Shop 11, Muswellbrook Market Place
Raymond Terrace	20A William Street, Raymond Terrace
Singleton	Cnr John & Gowrie Streets, Singleton Plaza

United Community

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WA

Belmont	327 Abernethy Road
Booragoon	Suite 16 Gateway Business Centre
Cannington	Westfield Carousel Shopping Centre
Fremantle	11 Queen Street
Joondalup	3/11 Boas Avenue
Kalgoorlie	347 Hannan Street
Karratha	Karratha City Shopping Centre
Karrinyup	Karrinyup Shopping Centre
Mandurah	2/314 Pinjarra Road
Morley	60 Russell Street
Paraburdoo	Paraburdoo Shopping Centre
Rockingham	Rockingham City Commercial Centre, Livingstone Road
Subiaco	430 Roberts Road
Tom Price	East End Shopping Centre

Wagga Mutual Credit Union

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NSW

Coolamon	120 Cowabbie Street
Ganmain	90 Ford Street
Wagga Wagga	141 Peter Street

MEMBER CONTACT CENTRE OPENING HOURS

8am to 8pm (CST) weekdays and

9am to 3pm (CST) on Saturdays

(All States)*

*Excluding Public Holidays

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Member Contact Centre

Tel: 13 25 85

Websites

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