

All about your
life savings.



CPS CREDIT UNION CO-OPERATIVE (ACT) LIMITED

Life without a Bank

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Not everyone finds managing their finances or saving easy, but with the right Community CPS account you can be well on your way to reaching your goals.

We have a range of accounts for all kinds of needs. Whether you need an account for day-to-day expenses, or if you're saving for something special or just for a rainy day, there's a Community CPS account that's right for you.

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Your needs	The Account	Key Features	No Acc. Keeping Fee	Cash 'at call'	Tiered Interest	Rediteller /ATM/ EFTPOS	Internet Banking	Phone Banking	Branch Access	Other* Access Options
I need an everyday account with access that is convenient to me	General Savings Account		√	√		√#	√	√	√	√
I'd like a separate account from which I can pay bills or save for something special	Alternative Transaction Account		√	√		√#	√	√	√	√
I want to earn high interest but still have flexible and convenient access to my cash	Action Account	Minimum opening balance \$1000	√	√	√	√#	√	√	√	√
I want a savings account that encourages me to save by paying higher interest as my savings grow	Smart Saver Account	Unlimited deposits and 2 free debit transactions per month to encourage saving. Interest credited monthly	√	√	√		√	√	√	
I want to be sure I have enough saved to make this Christmas special	Christmas Club Account	Access limited to November – January. Higher interest rate than general savings account.	√				√	√	√	
I want to earn high interest without locking my funds away for extended periods	Money Managers Account	Minimum opening balance and transaction amounts. 7 day retention on deposits. Interest credited quarterly.	√		√	√#	√	√	√	
As a pensioner, I need an account that meets my specific requirements.	Pensioner's Protection Account	Account is structured to meet Government deeming rules.	√	√	√				√	√
I want an account that provides access to my funds around the clock, yet still provides a high rate of interest.	e-savings Account	High interest rate rewards your saving. "At call" cash is just a click or a call away. Interest credited monthly	√	√	√		√	√		√

* Other Access Options include personal cheques, direct credits, direct debits, BPAY Bill Payments. Just ask one of our staff for more details.

Note: Third Party ATM and EFTPOS facilities accessible via one account only.

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No Account Keeping Fees is a good start

Unlike most banks, at Community CPS you won't be charged any Account Keeping Fees, regardless of your account balance or how you choose to access your account. It is one of the major ways our members enjoy a healthier financial life, without a bank.

Some useful tips to help you along

Here are a few useful ways that Community CPS can help you to organise your finances and boost your savings:

- Separating your savings account from your everyday transaction account can really help you to keep on track. We can provide you with one account for all your day-to-day transactions and additional accounts for specific purposes such as school fees, Christmas presents or holidays.
- Regular saving is the key. No matter how much you can save, regular deposits will help you build your balance more quickly. To really boost your progress, why not ask us to set up a regular transfer from your everyday transaction account. We can also organise a direct salary credit.
- Avoid the temptation of dipping into your savings by opening an account with limited access. The CPS e-savings account pays high interest and can only be accessed via the Internet or Telephone. Our Christmas Club account is designed to give you access only during the pre-christmas period.

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Contact Details:

Mail: CPS Credit Union Co-operative (ACT) Limited
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AFS Licensed Number: 240 672

All Community CPS staff receive a salary. Some staff may also receive an incentive for achieving sales targets. Community CPS may charge fees for the services and products it provides to you.



Community CPS may receive commissions for the sale of third party products in the range of 8% – 20% of the premium paid. Full details of benefits and commissions received by Community CPS are available in the Financial Services Guide (FSG). Copies of this document can be obtained by contacting Community CPS Credit Union. The information contained in this brochure is general advice. When we provide general advice we don't take into consideration your objectives, financial situation or needs. The decision to acquire a particular product or service rests with you.



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