

E*SAVER APPLICATION



Name/s: _____

Member No: _____

Address: _____

_____ State: _____ Postcode: _____

Telephone: (Business) _____ (Home) _____ (Mobile) _____

Email Address: _____

Please note: To apply for an E*Saver Account your membership must be registered as a user of LCU My ViewPoint Internet Banking or LCU Direct Phone Banking (see reverse)

E*Saver Account Deposit

Upon opening an E*Saver account, I/We would like the following transfer to my/our E*Saver account:

Transfer \$ _____ from my account number _____ S _____

Please note: A one-off transfer of funds from another LCU account can be conducted by LCU staff at the time of opening the account without incurring the manual transaction fee. All other transactions conducted by LCU staff will incur the manual transaction fee

Signature

Signature

Date

Office Use Only:

S50 account opened. _____

Funds transferred _____

E*SAVER IMPORTANT INFORMATION

To be eligible to open an E*Saver Account a membership must be a registered user of LCU My ViewPoint Internet Banking or LCU Direct Phone Banking. Memberships where two or more parties must sign to transact on accounts are ineligible to open an E*Saver account.

Interest is calculated daily on balances equal to or greater than \$1000, credited six monthly on 31st December and 30th June. No interest is payable on funds if the balance is less than \$1000. The interest rate is variable and funds are available at call.

Transfers to and from other LCU accounts and to accounts at other financial institutions can only be conducted using LCU My ViewPoint or LCU Direct Phone Banking. Any transactions conducted on the E*Saver account by LCU staff (other than over the counter deposits) will incur the E*Saver Manual Transaction Fee. Refer to the Fees & Charges Schedule for the current fee and other fees and charges that may apply to this account. In the event that LCU My ViewPoint or LCU Direct is not available due to a system failure, transfers can be conducted by LCU staff without incurring the Manual Transaction Fee. The daily limit on External Transfer of Funds from your E*Saver Account using My ViewPoint or LCU Direct is \$3,000.

Direct Salary crediting, direct credits, and transfers from other financial institutions can be set up to automatically deposit funds into E*Saver

The following services are **not available** on the E*Saver Account,

- cash and cheque withdrawals,
- member cheque book,
- visa card,
- sweeps to and from the account,
- and periodical payments.

Laboratories Credit Union Limited

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