

ABOUT NORTHERN INLAND CREDIT UNION

Northern Inland Credit Union has more than 30 years experience in providing financial services.

We provide a wide and innovative range of banking and financial services to our Members.

As we are locally owned and operated, all decisions are made locally. We employ 60 staff and are a strong supporter of local business.

You can be confident in the performance of Northern Inland. Our prudent lending criteria ensure we focus only on quality borrowers. Our responsible lending practices mean we have not, and will not, lower our credit standards, and consequently, our level of bad debts is one of the lowest in the industry.

ABOUT CREDIT UNIONS

Credit Unions are financial institutions who provide all banking and finance services. Credit Unions are owned by Members and we pride ourselves on providing good customer service.

Like banks, NICU is regulated by the Australian Prudential Regulation Authority (APRA) and the Australian Securities and Investments Commission (ASIC).

Northern Inland Credit Union Limited

ABN 36 087 650 422

AFSL 235022

481 Peel Street Tamworth
142 Bridge Street Tamworth
252 Conadilly Street Gunnedah
73 Maitland Street Narrabri
132 Merton Street Boggabri

Contact us: 1300 65 65 81

www.nicu.com.au

PhoneTeller (24 hour access) 1300 65 64 28

NICU's Product Fact Sheets (PFS) contain all relevant information about the product/service. Copies available at www.nicu.com.au. Consider the PFS and your own circumstances before acquiring a product/service.

Effective 15/01/2009



Northern Inland

C R E D I T U N I O N

Yes Account

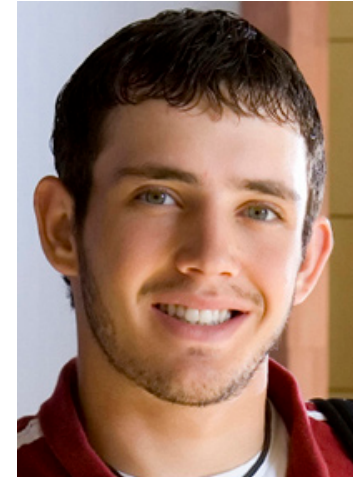
SMART THINKING

A Transactional Account for 18 – 24 Year Olds



Say YES to savings:

- When in Tamworth, Gunnedah or Narrabri, use Northern Inland's rediATMs. All your withdrawals at Northern Inland rediATMs are covered in your low monthly fee.
- When outside of Tamworth, Gunnedah and Narrabri, look for a rediATM. Northern Inland offers a rediATM locator service at www.nicu.com.au, or call us on 1300 65 65 81. rediATM withdrawals in other towns are covered by your low monthly fee.



Sick of your savings disappearing in fees each month?

Say YES to Northern Inland's Yes Account – a special account for Members who are in the work force, and saving for the independence of their own car, home or overseas holiday.

Have your wages directed to your Yes Account and save on transactional fees. For \$5 a month, enjoy:

Unlimited Northern Inland rediATM and EFTPOS withdrawals

Free PhoneTeller and NetTeller transactions



- Use the CASH OUT function when making an EFTPOS purchase, especially if you can't find a rediATM. EFTPOS debits are unlimited and are covered by your low monthly fee.
- Check on your account balance with PhoneTeller and NetTeller. These services are free: ask us about registering today.

Eligibility criteria applies. On your 25th birthday your account balance and facilities are transferred to an S1 account.

All the terms and conditions which govern the NICU Yes Account are set out in the Product Fact Sheet. See our website www.nicu.com.au, ask for a copy at your nearest branch or call 1300 65 65 81.