

WELCOME TO RURAL BANK

At Rural Bank, our values and business approach are influenced by our country origins – a heritage that has seen us become a vital, trusted partner in communities all over Australia. With in-depth local knowledge and expertise, we are able to understand your requirements better. This enables us to offer tailored products for your personal and business banking needs that are delivered by a reliable and professional team.

Committed to ongoing innovation and diversification, Rural Bank provides long-term financial solutions that can evolve with you into the future.



Postal Address:
GPO Box 551
Adelaide SA 5001

Registered Office:
Level 1, 27 Currie Street
Adelaide SA 5000

Telephone: 1300 660 115
service@ruralbank.com.au
www.ruralbank.com.au

The Rural Bank logo, featuring a stylized white chevron symbol pointing to the right, followed by the words "RURAL BANK" in a bold, white, sans-serif font.

RURAL BANK

Everyday
Community
Account



Everyday Community Account



The Rural Bank Everyday Community Account has been especially developed to support the needs of community groups (not-for-profit organisations). The Everyday Community Account enables community groups to manage their funds with a low-cost account that pays a competitive interest rate.

KEEP FEES TO A MINIMUM

The Everyday Community Account does not have an account-keeping fee. All deposits to the account are free of charge, and all Internet and Phone Banking transactions are fee-free. 15 free selected withdrawal transactions per calendar month are also provided, which means with careful management you can have an account that's totally free of transaction fees.

FLEXIBLE EVERYDAY BANKING

The Everyday Community Account offers a wide range of access methods to provide you with flexibility, convenience and choice. You can access funds via a business cheque book, a Rural Bank Visa Debit card, internal staff-assisted transfers, Internet and Phone Banking.

ACCESS YOUR ACCOUNT 24 HOURS A DAY, 7 DAYS A WEEK

Your funds are at call, and with a range of electronic access options you can access and transact on your account 24 hours a day, 7 days a week.

EVERYDAY COMMUNITY ACCOUNT AT A GLANCE

Suitable for	Not for profit organisations and community groups looking for a low-cost account to manage their everyday banking
Monthly service fee	Nil
Minimum opening and ongoing balance	\$1
Access to funds	ATM [#] , EFTPOS, BPAY [®] , Bank@Post [™] , personal cheque book, staff-assisted transfers, periodical payments, direct debit, Internet and Phone Banking
Competitive interest rate	✓
Interest calculation and frequency	Interest is calculated daily and paid monthly
Regular statements	Bi-annual, quarterly or monthly

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*ATM transactions at non-Rural Bank, non-Bendigo Bank or non-Suncorp ATMs may incur a fee.

*Deposits with Rural Bank are covered by the Financial Claims Scheme. The account holder may be entitled to payment under the Financial Claims Scheme. Payments under the Scheme are subject to a limit for each depositor. Information about the Financial Claims Scheme can be obtained from the APRA website at <http://www.apra.gov.au> and the APRA hotline on 1300 55 88 49.

This information has been prepared without taking into account your personal circumstances, objectives, financial situation or needs. Terms, conditions, fees and charges may apply. Full details are available on application or by phoning our Customer Service Centre on 1300 660 115, online at www.ruralbank.com.au, or by visiting your local branch. All information is subject to change. Products are issued by Rural Bank Limited and distributed by Elders Rural Services Australia Limited. Rural Bank Limited ABN 74 083 938 416 AFSL 238042. Registered office: Level 1, 27 Currie Street, Adelaide SA 5000.

VALUE FOR MONEY

When you bank with Rural Bank, you can be confident that you're dealing with a reliable, successful financial institution that can help you achieve your personal financial objectives.

Rural Bank's Everyday Community Account has been designed to offer a number of convenient transaction options while keeping your fees to a minimum. For more details regarding our fees and charges, please ask for a copy of our Schedule of Fees and Charges at your local branch or visit our website www.ruralbank.com.au

PART OF AUSTRALIA'S LEADING COMMUNITY BANKING GROUP

Rural Bank is 100% owned by the Bendigo and Adelaide Bank Group. Bendigo Bank has a proud tradition of adding value for customers through quality personal service and a philosophy of giving back to those communities in which they operate.

WHY BANK WITH US?

Rural Bank is a bank for people across Australia. While our name may reflect our country heritage, all Australians looking for an alternative provider for their personal banking can benefit from Rural Bank's competitively priced transaction and deposit products.

Rural Bank is an Australian owned and operated bank that was founded with the specific purpose of providing banking services to rural and regional Australia at a time when these services were being withdrawn by major banks.

When you deposit your money with Rural Bank, you can be confident that you are supporting country Australia while being backed by the security of a successful, well-managed financial institution.

All deposits with Rural Bank are covered by the Australian Government Financial Claims Scheme*.

WANT TO KNOW MORE?

To learn more about Rural Bank, ask for a copy of "Welcome to the Country's Bank" or visit our website www.ruralbank.com.au

For more information about our Everyday Community Account, ask at your local branch, call our Customer Service Centre on 1300 660 115 or go online to find out more.