



044

Happytogether Superannuation Fund  
 PO Box 1893  
 CAIRNS QLD 4870

Your details

Customer number: 9045118  
 BSB: 814-282  
 Issue date: 21/07/2019

# My statement



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Account	Account Name	Opening Balance:	+	Deposits, Payments & Credits:	-	Purchases, Interest & Charges:	=	Closing Balance:
50554152	eSaver Plus	\$58,649.01		\$17,130.50		\$59,800.00		\$15,979.51
50554154	Cash Management	\$0.00		\$0.00		\$0.00		\$0.00
50554155	Cash Management	\$0.00		\$0.00		\$0.00		\$0.00
50554325	eSaver Plus	\$0.00		\$881.12		\$881.00		\$0.12

## Transaction history

Statement period: 22 JAN 2019 To 21 JUL 2019

Account: 50554152 Happytogether Superannuation Fund

TFN Known: Y

Date	Description	Debits	Credits	Balance
22 Jan	OPENING BALANCE			58,649.01
31 Jan	Cash Deposit		300.00	58,949.01
31 Jan	Bonus Interest		107.09	59,056.10
31 Jan	Interest Paid		9.96	59,066.06
28 Feb	Cash Deposit		300.00	59,366.06
28 Feb	Bonus Interest		97.43	59,463.49
28 Feb	Interest Paid		9.06	59,472.55
28 Mar	ePayment From:NQACCOUTAS REF: Yin Li	300.00		59,772.55
31 Mar	Bonus Interest		108.66	59,881.21
31 Mar	Interest Paid		10.11	59,891.32



Credit Union Australia Limited  
 ABN 44 087 650 959  
 AFSL and Australian credit licence 238317  
 GPO Box 100, Brisbane QLD 4001

**Your details**

**Customer number:** 9045118  
**BSB:** 814-282  
**Issue date:** 21/07/2019

Date	Description	Debits	Credits	Balance
3 Apr	TXN INITIATED BY-9045014 TRANSFER TO 067167 22651378 Happytogether Supe REF: Tfr to commsec	30,000.00		29,891.32
5 Apr	TXN INITIATED BY-9045014 TRANSFER TO 067167 22651378 Happytogether Supe REF: Tfr to commsec	29,800.00		91.32
30 Apr	Interest Paid		1.00	92.32
31 May	Interest Paid		0.02	92.34
25 Jun	From: Happytogether Supe REF: Transfer		881.00	973.34
25 Jun	Cash Deposit		15,000.00	15,973.34
30 Jun	Bonus Interest		5.63	15,978.97
30 Jun	Interest Paid		0.54	15,979.51
21 Jul	<b>CLOSING BALANCE</b>			<b>15,979.51</b>

	This Period	Financial Year to date	Last Financial Year
<b>Interest Paid</b>	<b>\$349.50</b>	<b>\$0.00</b>	<b>\$941.96</b>

**Statement period:** 22 JAN 2019 To 21 JUL 2019

**Account:** 50554154 Happytogether Superannuation Fund

**TFN Known:** Y

Date	Description	Debits	Credits	Balance
22 Jan	<b>OPENING BALANCE</b>			<b>0.00</b>
1 Feb	FREE TXNS 004			
1 Mar	FREE TXNS 004			
1 Apr	FREE TXNS 004			
1 May	FREE TXNS 004			
1 Jun	FREE TXNS 004			
1 Jul	FREE TXNS 004			
21 Jul	<b>CLOSING BALANCE</b>			<b>0.00</b>

	This Period	Financial Year to date	Last Financial Year
<b>Interest Paid</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.13</b>

**Statement period:** 22 JAN 2019 To 21 JUL 2019

**Account:** 50554155 Happytogether Superannuation Fund

**TFN Known:** Y

Date	Description	Debits	Credits	Balance
22 Jan	<b>OPENING BALANCE</b>			<b>0.00</b>
1 Feb	FREE TXNS 004			
1 Mar	FREE TXNS 004			
1 Apr	FREE TXNS 004			
1 May	FREE TXNS 004			
1 Jun	FREE TXNS 004			
1 Jul	FREE TXNS 004			
21 Jul	<b>CLOSING BALANCE</b>			<b>0.00</b>

**Statement period:** 22 JAN 2019 To 21 JUL 2019

**Account:** 50554325 Happytogether Superannuation Fund

**TFN Known:** Y

Date	Description	Debits	Credits	Balance
22 Jan	<b>OPENING BALANCE</b>			<b>0.00</b>

E-1011/IS-119826/1-221168



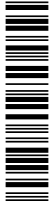
Credit Union Australia Limited  
ABN 44 087 650 959  
AFSL and Australian credit licence 238317  
GPO Box 100, Brisbane QLD 4001

## Your details

Customer number: 9045118  
BSB: 814-282  
Issue date: 21/07/2019

Date	Description	Debits	Credits	Balance
11 Apr	ePayment From:ATO REF: ATO003000010592899		391.25	391.25
30 Apr	Bonus Interest		0.46	391.71
30 Apr	Interest Paid		0.04	391.75
15 May	ePayment From:ATO REF: ATO007000010434015		487.95	879.70
31 May	Bonus Interest		1.19	880.89
31 May	Interest Paid		0.11	881.00
25 Jun	TXN INITIATED BY-9045014 TRANSFER TO 814282 50554152 Happytogether Supe REF: Transfer	881.00		0.00
30 Jun	Interest Paid		0.12	0.12
21 Jul	<b>CLOSING BALANCE</b>			<b>0.12</b>

	This Period	Financial Year to date	Last Financial Year
<b>Interest Paid</b>	<b>\$1.92</b>	<b>\$0.00</b>	<b>\$2.54</b>



## 2019 Annual General Meeting

We're pleased to advise that the 2019 Annual General Meeting (**AGM**) of Credit Union Australia Limited (CUA) will be held on Wednesday, **13 November 2019** in Brisbane.

You're invited to attend the AGM, where active CUA members can:

1. Participate in the governance of CUA;
2. Meet the directors, the executive management team and the auditors;
3. Ask questions about and comment on the management of CUA, its financial standing and performance;
4. Ask the auditor of CUA questions about the conduct of the audit and the preparation and content of the auditor's report; and
5. Vote on any proposal to amend the constitution of CUA or on any other matter in relation to the management of CUA.

You are entitled to attend any meeting of members and cast a vote at the meeting or appoint a proxy to attend and vote at the meeting for you.

### Notice of Meeting

A formal Notice of Meeting will be issued closer to the proposed meeting date in accordance with Corporations Act 2001 (Cth) requirements. The Notice of Meeting informs members about matters in relation to which they may wish to attend the AGM.

If you haven't already opted in to receive a Notice of Meeting and you wish to do so, please visit your local CUA branch, call us on 133 282, or visit [www.cua.com.au/agm](http://www.cua.com.au/agm) by Monday 2 September. If you do not confirm your preference we will not send you the Notice of Meeting. If you change your mind, you can view or choose to opt in to receive a Notice of Meeting at any time by visiting [www.cua.com.au/agm](http://www.cua.com.au/agm)



## Nominations for Elections of Directors

We're also calling for nominations for the election of directors to the CUA Board at the 2019 Annual General Meeting.

Any nominations need to meet our constitutional requirements and be made in an approved format. You can download a copy of the Nominations Pack from [www.cua.com.au/agm](http://www.cua.com.au/agm) or email us at [company.secretary@cua.com.au](mailto:company.secretary@cua.com.au) for any queries you may have.

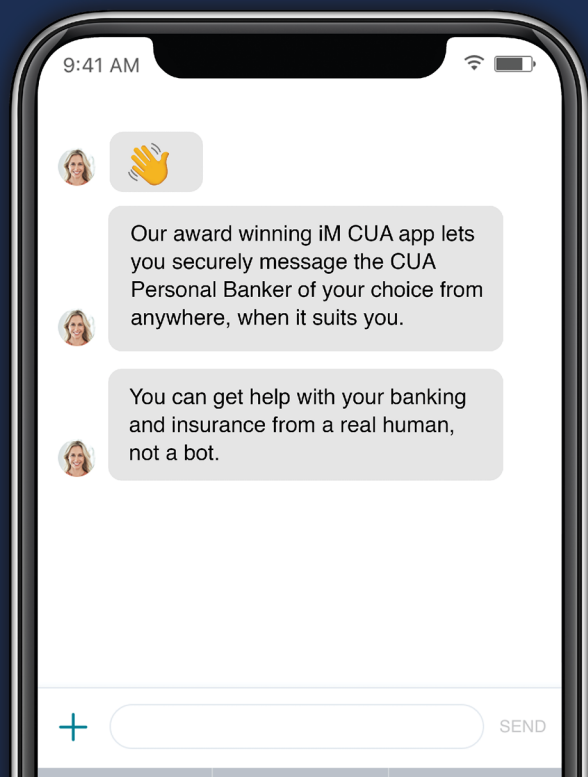
The closing date for nominations is **5.00pm (AEST) on Wednesday, 21 August 2019**. Nominations must be sent to Level 23, 145 Ann Street, Brisbane Qld 4000.

Nicole Pedwell  
Company Secretary  
1 July 2019



Can't call us  
or get to a  
branch?

Download today



## Important changes to CUA's General Information, Terms & Conditions - Accounts & Access Facilities (GITC)

CUA has updated its GITC, effective 1 July 2019. To help you understand the changes that may affect you, we've provided a summary of the key items below. A full copy of the updated GITC is available in branch or can be downloaded from our website at [www.cua.com.au/terms](http://www.cua.com.au/terms)

### Transaction Limits

Changes to the daily transaction limits can now be made in CUA Online Banking, as well as by calling us on 133 282 or visiting us in branch. We've updated our terms to reflect this change.

## Update to Schedule of Fees - Accounts & Access Facilities

At CUA, we regularly review our fees to ensure we remain competitive and offer good value for money. This update amends the Schedule of Fees, Accounts & Access Facilities brochure dated 1 January 2019. Details of all fee changes are outlined in the updated Schedule of Fees, Accounts & Access Facilities brochure effective on 1 July 2019. A copy of the updated Schedule of Fees - Accounts and Access Facilities brochure is available for review from our website at [www.cua.com.au/fees](http://www.cua.com.au/fees)

### Replacement Visa Debit Card and rediCARD

When you request a replacement for a lost, stolen or damaged Visa Debit Card or rediCARD, we may charge a fee.

### Foreign Currency Cash Orders

We no longer offer foreign currency cash orders through Travelex and we've removed the fee for this from the Schedule of Fees. This service is now provided via WeXchange only.

# CUA Online Banking makes life easier

With CUA Online Banking, you can securely manage your money from anywhere, at any time.



Transfer money between accounts, set up direct debits and pay bills.



See up-to-date balances and view pending Visa Debit transactions online.



Boost your savings by setting up a Savings Top-up.



Create a PayID with your mobile number or email address to receive money from friends.



Manage your daily transfer limits, download eStatements and much more.

Find out more at [cua.com.au/onlinebanking](http://cua.com.au/onlinebanking)