

30 June 2020

Member number(s): 99897996



000541 047 - 5069

UMBRELLA SUPER FUND  
 48 BAKEWELL ROAD  
 EVANDALE SA 5069

Statement number: 113

Shares held: 1

BSB: 805 050

Statement enquiries Tel 13 11 82  
 Lost or stolen card hotline 1800 648 027

Page 1 of 4

**Account Summary**

*Reconciled 20/7/20*

STATEMENT PERIOD ENDING 30/06/2020

ACCOUNT NO	ACCOUNT	OPENING BALANCE	CLOSING BALANCE	MIN PAYMENT DUE
4388854	U/Super Bus/Transfer	\$25.24	\$25.24	✓
4320033	U/Super Online Oper	\$435,526.78	\$475,028.74	✓
102516917	Umb Mgmt Online Oper (Closed)	\$47.28	\$0.00	Closed
102340841	U/Super Term Deposit	\$500,000.00	\$500,000.00	✓

**Account Details**

ACCOUNT NO	ACCOUNT
4388854	U/Super Bus/Transfer

DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01JUN20		OPENING BALANCE			\$25.24
30JUN20		CURRENT BALANCE			\$25.24

ACCOUNT NO	ACCOUNT
4320033	U/Super Online Oper

DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01JUN20		OPENING BALANCE			\$435,526.78
04JUN20		BPAY PAYMENT CITY OF NORWOOD 2506	\$288.00	✓	\$435,238.78
04JUN20		BPAY PAYMENT CITY OF NORWOOD 2506	\$262.00	✓	\$434,976.78
09JUN20		Direct Credit APS Real Estate 432777 RENT PAYMENT		\$3,651.32	✓ \$438,628.10
17JUN20		IB TFR to 105022 112035540 Invoice 315409	\$891.00	✓	\$437,737.10
22JUN20		Direct Credit APS Real Estate 432777 RENT PAYMENT		\$1,966.51	✓ \$439,703.61
22JUN20		Direct Debit TAL Life Limited 245397 1403377-A7071741	\$107.56	✓	\$439,596.05
24JUN20		BPAY PAYMENT TAX OFFICE PAYMENTS 2506	\$899.00	✓	\$438,697.05

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### People's Choice Internet Banking

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### People's Choice Mobile Banking App

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### Fee-free ATMs

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## Frequently asked questions.



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E-541/S-1562/I-3125

## Connect with us!



Account Details

DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
U/Super Online Oper - 4320033 (continued)					
25JUN20		IB TFR 102516917 TO 4320033 April - June 2020		\$2,220.44 ✓	\$440,917.49
26JUN20		IB TFR 102516917 TO 4320033 Ric Super EOY 2020		\$14,000.00 ✓	\$454,917.49
26JUN20		IB TFR 102516917 TO 4320033 Maria Super EOY 20		\$19,000.00 ✓	\$473,917.49
29JUN20		Direct Credit APS Real Estate 432777 RENT PAYMENT		\$856.76 ✓	\$474,774.25
30JUN20		INTEREST		\$254.49 ✓	\$475,028.74
30JUN20		CURRENT BALANCE			\$475,028.74

ACCOUNT NO ACCOUNT

102516917 Umb Mgmt Online Oper (Closed) *closed and open Acc No 102532801*

DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01JUN20		OPENING BALANCE <i>entered 47.28 as a receive money Acc No 3700</i>			\$47.28
03JUN20		OSKO DIRECT CREDIT OSKO Creative Umbrell transfer		\$50,000.00 ✓	\$50,047.28
04JUN20		OSKO DIRECT CREDIT OSKO Creative Umbrell transfer		\$50,000.00 ✓	\$100,047.28
09JUN20		OSKO DIRECT CREDIT OSKO Creative Umbrell transfer from Umb		\$39,000.00 ✓	\$139,047.28
09JUN20		OSKO DIRECT CREDIT OSKO Creative Umbrell transfer to P Choi		\$600.00 ✓	\$139,647.28
11JUN20		BPAY PAYMENT nab cards 0510	\$2,056.20 ✓		\$137,591.08
16JUN20		OSKO TFR TO LEP Inv 823728 821918	\$317.10 ✓		\$137,273.98
25JUN20		OSKO TFR TO Print Matters Invoice 1005288	\$327.71 ✓		\$136,946.27
25JUN20		OSKO TFR TO Maria Di Troia and Ric Palombo Wages June 2020	\$2,662.00 ✓		\$134,284.27
25JUN20		OSKO TFR TO Ric Palombo and Maria Di Troia Wages June 2020	\$4,160.00 ✓		\$130,124.27
25JUN20		IB TFR 102516917 to 4320033 April - June 2020	\$2,220.44 ✓		\$127,903.83
26JUN20		IB TFR 102516917 to 4320033 Ric Super EOY 2020	\$14,000.00 ✓		\$113,903.83
26JUN20		IB TFR 102516917 to 4320033 Maria Super EOY 20	\$19,000.00 ✓		\$94,903.83
26JUN20		OSKO TFR TO Austronics Invoice 39799	\$85.80 ✓		\$94,818.03
29JUN20		BPAY PAYMENT nab cards 0510	\$5,309.42 ✓		\$89,508.61
30JUN20		TFR TO CUR 102532801	\$89,571.03		<del>-\$62.42</del>
30JUN20		INTEREST		\$62.42 ✓	\$0.00
30JUN20		CURRENT BALANCE			\$0.00

*Balance 89,571.03*

ACCOUNT NO ACCOUNT

102340841 U/Super Term Deposit

DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01JUN20		OPENING BALANCE			\$500,000.00
30JUN20		CURRENT BALANCE			\$500,000.00

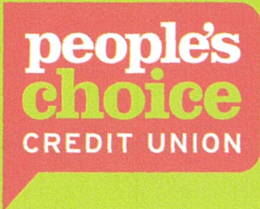
Matures on 17/01/21 Interest rate 1.70% p.a.

*89 571.03  
- 89 523.75*

*47.28*

0

0



31 May 2020

Member number(s): 99897996



001015 047 - 5069

UMBRELLA SUPER FUND  
 48 BAKEWELL ROAD  
 EVANDALE SA 5069

Statement number: 112

Shares held: 1

BSB: 805 050

Statement enquiries Tel 13 11 82  
 Lost or stolen card hotline 1800 648 027

Page 1 of 3

Account Summary

STATEMENT PERIOD ENDING 31/05/2020

ACCOUNT NO	ACCOUNT	OPENING BALANCE	CLOSING BALANCE	MIN PAYMENT DUE
4388854	U/Super Bus/Transfer <i>S/F</i>	\$25.24	\$25.24 ✓	
4320033	U/Super Online Oper <i>S/F</i>	\$433,530.50	\$435,526.78 ✓	
102516917	Umb Mgmt Online Oper	\$47.28	\$47.28 ✓	
102340841	U/Super Term Deposit	\$500,000.00	\$500,000.00 ✓	

Account Details

*Reviewed 24/6/20*

ACCOUNT NO	ACCOUNT
4388854	U/Super Bus/Transfer

DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01MAY20		OPENING BALANCE			\$25.24
31MAY20		CURRENT BALANCE			\$25.24

ACCOUNT NO	ACCOUNT
4320033	U/Super Online Oper

DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01MAY20		OPENING BALANCE			\$433,530.50
04MAY20		Direct Credit APS Real Estate 432777 RENT PAYMENT		\$15.81 ✓	\$433,546.31
05MAY20		OSKO TFR TO Mitre 10 Umbrella SuperMana	\$19.95 ✓		\$433,526.36
08MAY20		Direct Credit ATO 012721 <i>ESSC</i> ATO006000012122242		\$86.41 ✓	\$433,612.77
11MAY20		Direct Credit APS Real Estate 432777 RENT PAYMENT		\$2,415.33 ✓	\$436,028.10
20MAY20		Direct Debit TAL Life Limited 245397 1403377-A6390505	\$107.56 ✓		\$435,920.54
21MAY20		OSKO TFR TO Community Corporation Invoice 14	\$653.50 ✓		\$435,267.04
31MAY20		INTEREST		\$259.74 ✓	\$435,526.78
31MAY20		CURRENT BALANCE			\$435,526.78 ✓

*People's choice name this account incorrectly. It belongs to Umb Mgmt*

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### People's Choice Mobile Banking App

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### Fee-free ATMs

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## Connect with us!



ACCOUNT NO	ACCOUNT				
102516917	Umb Mgmt Online Oper				
DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01MAY20		OPENING BALANCE			\$47.28
31MAY20		CURRENT BALANCE			\$47.28

ACCOUNT NO	ACCOUNT				
102340841	U/Super Term Deposit				
DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01MAY20		OPENING BALANCE			\$500,000.00
31MAY20		CURRENT BALANCE			\$500,000.00
Matures on 17/01/21 Interest rate 1.70% p.a.					



**Business Online Rates**

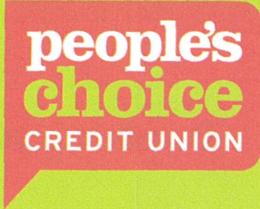
The interest rate on this account has changed as follows:

- A reduction of -0.10%p.a. on the \$5,000 and above tier effective 1 May 2020.

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30 April 2020

Member number(s): 99897996



001911 047 - 5069

UMBRELLA SUPER FUND  
 48 BAKEWELL ROAD  
 EVANDALE SA 5069

Statement number: 111

Shares held: 1

BSB: 805 050

Statement enquiries Tel 13 11 82  
 Lost or stolen card hotline 1800 648 027

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Account Summary

*Revised 18/5/20*

STATEMENT PERIOD ENDING 30/04/2020

ACCOUNT NO	ACCOUNT	OPENING BALANCE	CLOSING BALANCE	MIN PAYMENT DUE
4388854	Umbrella Super Trans	\$442.24	\$25.24	✓
4320033	Umb Super Online	\$44,918.04	\$433,530.50	✓
102516917	Umb Mgmt Online	\$0.00	\$47.28	✓
102340841	Term Investment	\$886,484.01	\$500,000.00	✓

Account Details

ACCOUNT NO	ACCOUNT
4388854	Umbrella Super Trans

DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01APR20		OPENING BALANCE			\$442.24
16APR20		IB TFR 4388854 to 4320033	\$417.00		\$25.24
30APR20		CURRENT BALANCE			\$25.24

ACCOUNT NO	ACCOUNT
4320033	Umb Super Online

DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01APR20		OPENING BALANCE			\$44,918.04
02APR20		Direct Credit ATO 012721 ATO002000012211602		\$129.61	\$45,047.65
03APR20		BPAY PAYMENT DEFT INSURANCE 2506	\$1,797.00		\$43,250.65
06APR20		Direct Credit APS Real Estate 432777 RENT PAYMENT		\$2,366.73	\$45,617.38
16APR20		OSKO TFR TO Community Corporation Invoice 25 Water U	\$33.80		\$45,583.58
16APR20		IB TFR 4388854 to 4320033		\$417.00	\$46,000.58
17APR20		IB TFR 4320033 to 102516917	\$31,000.00		\$15,000.58
20APR20		IB TFR 4320033 to 102516917	\$15,000.58		\$0.00
21APR20	20APR20	Direct Debit TAL Life Limited 245397 1403377-A5746366	\$107.56		-\$107.56

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**Account Details**

DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
<b>Umb Super Online - 4320033 (continued)</b>					
21APR20	20APR20	Pd DD- TOWER AUST-DD \$107.56	<del>\$107.56</del>		-\$117.56
22APR20		IB TFR 102516917 to 4320033		\$484.80	\$367.24
22APR20		IB TFR 102516917 to 4320033		\$440,000.00	\$440,367.24
23APR20		OSKO TFR TO Piteo Accounting & Advisory Invoice 9981	\$2,299.00		\$438,068.24
24APR20		SAVINGS CREDIT Refund honour fee		<del>\$107.00</del>	\$438,078.24
24APR20		SAVINGS CREDIT Reverse Honour Fee		<del>\$107.00</del>	\$438,088.24
24APR20		REVERSAL 2ND HONOUR FEE	<del>\$107.00</del>		\$438,078.24
27APR20		BPAY PAYMENT TAX OFFICE PAYMENTS 0510	\$4,642.00		\$433,436.24
30APR20		OVERDRAFT INTEREST	\$0.09		\$433,436.15
30APR20		INTEREST		\$94.35	\$433,530.50
30APR20		<b>CURRENT BALANCE</b>			<b>\$433,530.50</b>

**ACCOUNT NO ACCOUNT**

**102516917 Umb Mgmt Online**

DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
16APR20		OPENING BALANCE			\$0.00
17APR20		IB TFR 4320033 to 102516917		\$31,000.00	\$31,000.00
17APR20		SAVINGS CREDIT from 102340841		\$394,484.22	\$425,484.22
20APR20		IB TFR 4320033 to 102516917		\$15,000.58	\$440,484.80
22APR20		IB TFR 102516917 to 4320033	\$484.80		\$440,000.00
22APR20		IB TFR 102516917 to 4320033	\$440,000.00		\$0.00
30APR20		INTEREST		\$47.28	\$47.28
30APR20		<b>CURRENT BALANCE</b>			<b>\$47.28</b>

**ACCOUNT NO ACCOUNT**

**102340841 Term Investment**

DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01APR20		OPENING BALANCE			\$886,484.01
17APR20		INTEREST		\$8,000.21	\$894,484.22
17APR20		INVESTMENT RENEWAL			\$894,484.22
17APR20		PARTIAL REDEMPTION NO PENALTY	\$394,484.22		\$500,000.00
30APR20		<b>CURRENT BALANCE</b>			<b>\$500,000.00</b>

Matures on 17/01/21 Interest rate 1.70% p.a.

8

8

31 March 2020

Member number(s): 99897996



002368 047 - 5069

UMBRELLA SUPER FUND  
 48 BAKEWELL ROAD  
 EVANDALE SA 5069

Statement number: 110

Shares held: 1

BSB: 805 050

Statement enquiries Tel 13 11 82  
 Lost or stolen card hotline 1800 648 027

Page 1 of 3

**Account Summary**

STATEMENT PERIOD ENDING 31/03/2020

ACCOUNT NO	ACCOUNT	OPENING BALANCE	CLOSING BALANCE	MIN PAYMENT DUE
4388854	Umbrella Super Busin	\$442.24	\$442.24	✓
4320033	Umbrella Super Onlin	\$37,390.41	\$44,918.04	✓
102340841	Term Investment	\$886,484.01	\$886,484.01	✓

**Account Details**

ACCOUNT NO	ACCOUNT	DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
4388854	Umbrella Super Busin	01MAR20		OPENING BALANCE			\$442.24
		31MAR20		CURRENT BALANCE			\$442.24

ACCOUNT NO	ACCOUNT	DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
4320033	Umbrella Super Onlin	01MAR20		OPENING BALANCE			\$37,390.41
		02MAR20		Direct Credit APS Real Estate 432777 RENT PAYMENT		\$338.80	\$37,729.21
		03MAR20		OSKO TFR TO Umbrella Mgmt Land Services Grou	\$30.25		\$37,698.96
		03MAR20		OSKO TFR TO Umbrella Mgmt Land Services Grou	\$12.00		\$37,686.96
		05MAR20		Direct Credit ATO 012721 ATO008000011988525		\$148.42	\$37,835.38
		10MAR20		Direct Credit APS Real Estate 432777 RENT PAYMENT		\$2,683.53	\$40,518.91
		16MAR20		IB TFR 4369226 to 4320033 reimburse for 117		\$78.90	\$40,597.81
		20MAR20		Direct Debit TAL Life Limited 245397 1403377-A5126636	\$107.56		\$40,490.25
		23MAR20		Direct Credit APS Real Estate 432777 RENT PAYMENT		\$2,175.38	\$42,665.63

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## Connect with us!



## Account Details

DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
Umbrella Super Onlin - 4320033 (continued)					
28MAR20		OSKO DIRECT CREDIT OSKO Creative Umbrell Jan-March 2020 Sup		\$2,220.45	\$44,886.08
31MAR20		INTEREST		\$31.96	\$44,918.04
31MAR20		CURRENT BALANCE			\$44,918.04

ACCOUNT NO	ACCOUNT
102340841	Term Investment

DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01MAR20		OPENING BALANCE			\$886,484.01
31MAR20		CURRENT BALANCE			\$886,484.01
Matures on 17/04/20 Interest rate 1.80% p.a.					



### There's an easier way to make payments!

Creating a PayID means having to disclose your BSB and account details to receive money is a thing of the past. And you can do it all within Internet Banking or the People's Choice App.

#### What's a PayID?

You can assign more common information to your account, such as a mobile number or email address and use that to receive payments.

Your mobile or email address then becomes your PayID, so when someone asks you for your details to pay you back for dinner or the movies, all you have to do is tell them your PayID.

#### Benefits of a PayID:

- No need to look up your BSB and account details every time someone asks to pay you.
- The PayID is verified before you send or receive a payment, so you always know if you're paying the right person.
- As well as using your PayID to receive money, you can use others' PayIDs to send them payments.

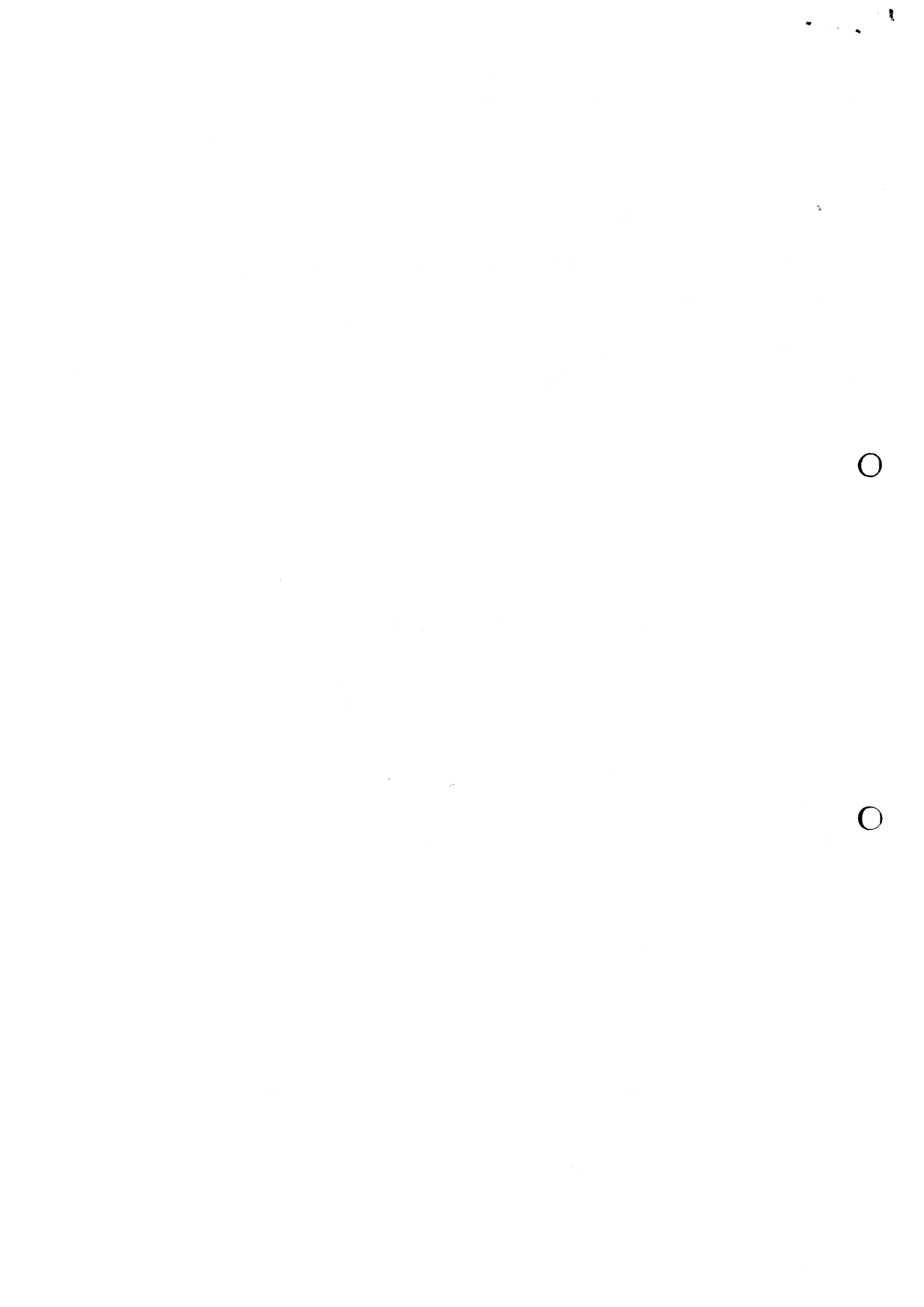
In Internet Banking click '**Accounts**' in the main menu, then '**Manage PayIDs**' and '**Register**' to create yours. '**Manage PayID**' is also located in the People's Choice App menu.



### Business Online Rates

The interest rate on this account has changed as follows:

- A reduction of -0.25%p.a. on all tiers effective 17 March 2020.





29 February 2020

Member number(s): 99897996



003256 047 - 5069

UMBRELLA SUPER FUND  
 48 BAKEWELL ROAD  
 EVANDALE SA 5069

Statement number: 109

Shares held: 1

BSB: 805 050

Statement enquiries Tel 13 11 82  
 Lost or stolen card hotline 1800 648 027

Page 1 of 3

**Account Summary**

*Reconcile 17/3/20*

STATEMENT PERIOD ENDING 29/02/2020

ACCOUNT NO	ACCOUNT	OPENING BALANCE	CLOSING BALANCE	MIN PAYMENT DUE
4388854	Umbrella Super Busin	\$442.24	\$442.24	✓
4320033	Umbrella Super Onlin	\$37,749.43	\$37,390.41	✓
102340841	Term Investment	\$886,484.01	\$886,484.01	✓

**Account Details**

ACCOUNT NO	ACCOUNT	DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
4388854	Umbrella Super Busin	01FEB20		OPENING BALANCE			\$442.24
		29FEB20		CURRENT BALANCE			\$442.24

ACCOUNT NO	ACCOUNT	DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
4320033	Umbrella Super Onlin	01FEB20		OPENING BALANCE			\$37,749.43
		05FEB20		Direct Credit ATO 012721 ATO005000011728544		\$94.07	\$37,843.50
		10FEB20		Direct Credit APS Real Estate 432777 RENT PAYMENT		\$2,100.46	\$39,943.96
		11FEB20		BPAY PAYMENT ORIGIN ENERGY 0510	\$78.90		\$39,865.06
		20FEB20		Direct Debit TAL Life Limited 245397 1403377-A4478492	\$107.56		\$39,757.50
		24FEB20		Direct Credit APS Real Estate 432777 RENT PAYMENT		\$1,913.38	\$41,670.88
		26FEB20		BPAY PAYMENT TAX OFFICE PAYMENTS 0510	\$4,313.00		\$37,357.88
		29FEB20		INTEREST		\$32.53	\$37,390.41
		29FEB20		CURRENT BALANCE			\$37,390.41

*Share has been paid by 117*

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### People's Choice Secure Code

Secure Code gives you an extra layer of protection when banking online.



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E-3256/S-8615/I-13231

## Connect with us!



ACCOUNT NO	ACCOUNT				
102340841	Term Investment				
DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01FEB20		OPENING BALANCE			\$886,484.01
29FEB20		CURRENT BALANCE			\$886,484.01
Matures on 17/04/20 Interest rate 1.80% p.a.					



**There’s an easier way to make payments!**

Creating a PayID means having to disclose your BSB and account details to receive money is a thing of the past. And you can do it all within Internet Banking or the People’s Choice App.

**What’s a PayID?**

You can assign more common information to your account, such as a mobile number or email address and use that to receive payments.

Your mobile or email address then becomes your PayID, so when someone asks you for your details to pay you back for dinner or the movies, all you have to do is tell them your PayID.

**Benefits of a PayID:**

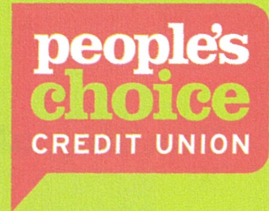
- No need to look up your BSB and account details every time someone asks to pay you.
- The PayID is verified before you send or receive a payment, so you always know if you’re paying the right person.
- As well as using your PayID to receive money, you can use others’ PayIDs to send them payments.

In Internet Banking click ‘**Accounts**’ in the main menu, then ‘**Manage PayIDs**’ and ‘**Register**’ to create yours. ‘**Manage PayID**’ is also located in the People’s Choice App menu.



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31 January 2020

Member number(s): 99897996



001977 047 - 5069

UMBRELLA SUPER FUND  
 48 BAKEWELL ROAD  
 EVANDALE SA 5069

Statement number: 108  
 Shares held: 1  
 BSB: 805 050

Statement enquiries Tel 13 11 82  
 Lost or stolen card hotline 1800 648 027

Page 1 of 3

Account Summary

*Revised 4/3/20*

STATEMENT PERIOD ENDING 31/01/2020

ACCOUNT NO	ACCOUNT	OPENING BALANCE	CLOSING BALANCE	MIN PAYMENT DUE
4388854	Umbrella Super Busin	\$442.24	\$442.24	✓
4320033	Umbrella Super Onlin	\$32,943.15	\$37,749.43	✓
102340841	Term Investment	\$886,484.01	\$886,484.01	✓

Account Details

ACCOUNT NO	ACCOUNT	DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
4388854	Umbrella Super Busin	01JAN20		OPENING BALANCE			\$442.24
		31JAN20		CURRENT BALANCE			\$442.24

ACCOUNT NO	ACCOUNT	DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
4320033	Umbrella Super Onlin	01JAN20		OPENING BALANCE			\$32,943.15
		06JAN20		Direct Credit ATO 012721 ATO006000011791763		\$185.36	\$33,128.51
		06JAN20		Direct Credit APS Real Estate 432777 RENT PAYMENT		\$2,366.73	\$35,495.24
		08JAN20		BPAY PAYMENT SA WATER 0510	\$85.33		\$35,409.91
		10JAN20		OSKO TFR TO Community Corporation Invoice 24	\$33.80		\$35,376.11
		20JAN20		Direct Credit APS Real Estate 432777 RENT PAYMENT		\$2,582.90	\$37,959.01
		20JAN20		Direct Debit TAL Life Limited 245397 1403377-A3789513	\$326.76		\$37,632.25
		29JAN20		IB TFR 4392670 to 4320033		\$85.33	\$37,717.58
		31JAN20		INTEREST		\$31.85	\$37,749.43
		31JAN20		CURRENT BALANCE			\$37,749.43

*paid out of wrong acc - should've been com corp*

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## Connect with us!



ACCOUNT NO	ACCOUNT				
102340841	Term Investment				
DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01JAN20		OPENING BALANCE			\$886,484.01
31JAN20		CURRENT BALANCE			\$886,484.01
Matures on 17/04/20 Interest rate 1.80% p.a.					



**Important Notice to Members**

Changes to our Accounts & Access Facilities Terms & Conditions, Fees & Charges, Term Investment Accounts Terms & Conditions and Fees & Charges and Legacy Fees & Charges brochures effective 20 January 2020.

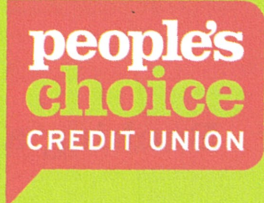
Full details of specific changes and updated complete copies of these disclosure documents can be obtained online at [peopleschoicecu.com.au/disclosure-documents](http://peopleschoicecu.com.au/disclosure-documents), in branch or by calling 13 11 82. Legacy Fees & Charges are available in branch or by calling 13 11 82.



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31 December 2019

Member number(s): 99897996



003909 047 - 5069

UMBRELLA SUPER FUND  
 48 BAKEWELL ROAD  
 EVANDALE SA 5069

Statement number: 107

Shares held: 1

BSB: 805 050

Statement enquiries Tel 13 11 82  
 Lost or stolen card hotline 1800 648 027

Page 1 of 3

Account Summary

*Renewed. 28/1/19*

STATEMENT PERIOD ENDING 31/12/2019

ACCOUNT NO	ACCOUNT	OPENING BALANCE	CLOSING BALANCE	MIN PAYMENT DUE
4388854	Umbrella Super Busin	\$442.24	\$442.24	✓
4320033	Umbrella Super Onlin	\$32,174.72	\$32,943.15	✓
102340841	Term Investment	\$886,484.01	\$886,484.01	✓

Account Details

ACCOUNT NO	ACCOUNT				
4388854	Umbrella Super Busin				
DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01DEC19		OPENING BALANCE			\$442.24
31DEC19		CURRENT BALANCE			\$442.24

ACCOUNT NO	ACCOUNT				
4320033	Umbrella Super Onlin				
DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01DEC19		OPENING BALANCE			\$32,174.72
02DEC19		Direct Credit APS Real Estate 432777 RENT PAYMENT		\$288.20	\$32,462.92
03DEC19		OSKO TFR TO Roof Expert Invoice 1103	\$5,500.00		\$26,962.92
09DEC19		OSKO TFR TO Glynn Electrical Invoice 17	\$444.97		\$26,517.95
09DEC19		Direct Credit APS Real Estate 432777 RENT PAYMENT		\$2,683.53	\$29,201.48
20DEC19		Direct Debit TAL Life Limited 245397 1403377-A3162931	\$326.76		\$28,874.72
22DEC19		OSKO DIRECT CREDIT OSKO Creative Umbrell Oct to Dec 2019		\$2,220.44	\$31,095.16
23DEC19		Direct Credit APS Real Estate 432777 RENT PAYMENT		\$1,821.18	\$32,916.34
31DEC19		INTEREST		\$26.81	\$32,943.15
31DEC19		CURRENT BALANCE			\$32,943.15

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E-3909/S-7777/I-15555

## Connect with us!



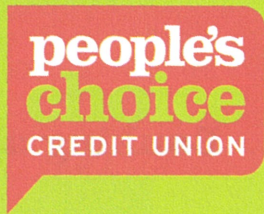
ACCOUNT NO    ACCOUNT

102340841    Term Investment

DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01DEC19		OPENING BALANCE			\$886,484.01
31DEC19		CURRENT BALANCE			\$886,484.01
Matures on 17/04/20 Interest rate 1.80% p.a.					







30 November 2019

Member number(s): 99897996



003547 047 - 5069

UMBRELLA SUPER FUND  
 48 BAKEWELL ROAD  
 EVANDALE SA 5069

Statement number: 106

Shares held: 1

BSB: 805 050

Statement enquiries Tel 13 11 82  
 Lost or stolen card hotline 1800 648 027

Page 1 of 3

Account Summary

STATEMENT PERIOD ENDING 30/11/2019

ACCOUNT NO	ACCOUNT	OPENING BALANCE	CLOSING BALANCE	MIN PAYMENT DUE
4388854	Umbrella Super Busin	\$442.24	\$442.24	✓
4320033	Umbrella Super Onlin	\$28,369.37	\$32,174.72	✓
102340841	Term Investment	\$886,484.01	\$886,484.01	✓

Account Details

*Reconciled 18/12/19*

ACCOUNT NO	ACCOUNT				
4388854	Umbrella Super Busin				
DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01NOV19		OPENING BALANCE			\$442.24
30NOV19		CURRENT BALANCE			\$442.24

ACCOUNT NO	ACCOUNT				
4320033	Umbrella Super Onlin				
DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01NOV19		OPENING BALANCE			\$28,369.37
04NOV19		IB TFR to 037880 108764 INVOICE SG2042584	\$522.50 ✓		\$27,846.87
04NOV19		IB TFR to 037880 108764 INV SG2042584	<del>\$522.50</del> <i>paid from</i>		\$27,324.37
05NOV19		OSKO TFR TO Maria Di Troia and Ric Palomboreimburse for mate	\$506.66 ✓		\$26,817.71
05NOV19		BPAY PAYMENT ASIC 0510	\$267.00		\$26,550.71
11NOV19		Direct Credit APS Real Estate 432777 RENT PAYMENT		\$327.80 ✓	\$26,878.51
11NOV19		Direct Credit APS Real Estate 432777 RENT PAYMENT		\$2,834.76 ✓	\$29,713.27
13NOV19		BPAY PAYMENT REVSA - LAND TAX * 0510	\$90.00		\$29,623.27
18NOV19		Direct Credit APS Real Estate 432777 RENT PAYMENT		\$2,175.38 ✓	\$31,798.65

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E-3547/S-6846/1-13893

## Connect with us!



**Account Details**

DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
<b>Umbrella Super Onlin - 4320033 (continued)</b>					
19NOV19		BPAY PAYMENT REVSA - LAND TAX * 0510	\$695.00		\$31,103.65
19NOV19		OSKO DIRECT CREDIT OSKO ENRICO PALOMBO reimburse re Land		\$695.00	\$31,798.65
20NOV19		Direct Debit TAL Life Limited 245397 1403377-A2481634	\$326.76		\$31,471.89
21NOV19		Direct Credit 3752190 WBC OLP 227956 GREENCAP REFUND		\$522.50	\$31,994.39
27NOV19		Direct Credit ATO(012721 ) ATO004000011554666		\$154.70	\$32,149.09
30NOV19		INTEREST		\$25.63	\$32,174.72
30NOV19		<b>CURRENT BALANCE</b>			<b>\$32,174.72</b>

*paid out of wsg acc.*

**ACCOUNT NO** 102340841 **ACCOUNT** Term Investment

DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01NOV19		OPENING BALANCE			\$886,484.01
30NOV19		<b>CURRENT BALANCE</b>			<b>\$886,484.01</b>

Matures on 17/04/20 Interest rate 1.80% p.a.



**Business Online Rates**

The interest rate on this account has changed as follows:

- A reduction of -0.25%p.a. on all balance tiers effective 25 October 2019.





*Reviewed. 19/11/19*

31 October 2019

Member number(s): 99897996



003802 047 - 5069

**UMBRELLA SUPER FUND**  
 48 BAKEWELL ROAD  
 EVANDALE SA 5069

Statement number: 105

Shares held: 1

BSB: 805 050

Statement enquiries Tel 13 11 82  
 Lost or stolen card hotline 1800 648 027

Page 1 of 3

**Account Summary**

STATEMENT PERIOD ENDING 31/10/2019

ACCOUNT NO	ACCOUNT	OPENING BALANCE	CLOSING BALANCE	MIN PAYMENT DUE
4388854	Umbrella Super Busin	\$442.24	\$442.24 ✓	
4320033	Umbrella Super Onlin	\$69,202.40	\$28,369.37 ✓	
102340841	Term Investment	\$835,591.56	\$886,484.01 ✓	

**Account Details**

ACCOUNT NO	ACCOUNT				
4388854	Umbrella Super Busin				
DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01OCT19		OPENING BALANCE			\$442.24
31OCT19		CURRENT BALANCE			\$442.24

ACCOUNT NO	ACCOUNT				
4320033	Umbrella Super Onlin				
DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01OCT19		OPENING BALANCE			\$69,202.40
07OCT19		Direct Credit ATO 012721 ATO009000011428784		\$183.97 ✓	\$69,386.37
08OCT19		Direct Credit APS Real Estate 432777 RENT PAYMENT		\$2,113.47 ✓	\$71,499.84
15OCT19		Direct Credit ATO 012721 ATO009000011460658		\$119.16 ✓	\$71,619.00
16OCT19		OSKO TFR TO Community Corporation Invoice 23	\$33.80 ✓		\$71,585.20
17OCT19		TFR TO TM 102340841	\$40,000.00 ✓		\$31,585.20
21OCT19		Direct Credit APS Real Estate 432777 RENT PAYMENT		\$2,017.27 ✓	\$33,602.47
21OCT19		Direct Debit TAL Life Limited 245397 1403377-A1833612	\$326.76 ✓		\$33,275.71
24OCT19		BPAY PAYMENT TAX OFFICE PAYMENTS 0510	\$5,096.00 ✓		\$28,179.71

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## Connect with us!



**Account Details**

DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
Umbrella Super Onlin - 4320033 (continued)					
30OCT19		Direct Credit ATO 012721 ATO008000011653628		\$133.09 ✓	\$28,312.80
31OCT19		INTEREST		\$56.57 ✓	\$28,369.37
31OCT19		<b>CURRENT BALANCE</b>			<b>\$28,369.37</b>

*duplicate*

*ESSC*

**ACCOUNT NO    ACCOUNT**  
102340841    Term Investment

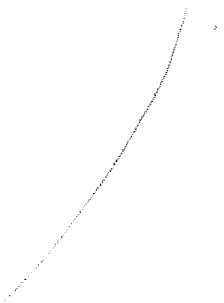
DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01OCT19		OPENING BALANCE			\$835,591.56
17OCT19		INTEREST		\$10,892.45	\$846,484.01
17OCT19		INVESTMENT RENEWAL			\$846,484.01
17OCT19		TFR FROM CUR 4320033		\$40,000.00	\$886,484.01
31OCT19		<b>CURRENT BALANCE</b>			<b>\$886,484.01</b>
Matures on 17/04/20 Interest rate 1.80% p.a.					

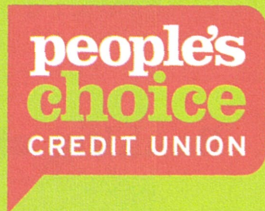


*ESSC*  
*26/9/10 - 24/10*

8

8





30 September 2019

Member number(s): 99897996



004121 047 - 5069

UMBRELLA SUPER FUND  
 48 BAKEWELL ROAD  
 EVANDALE SA 5069

Statement number: 104  
 Shares held: 1  
 BSB: 805 050

Statement enquiries Tel 13 11 82  
 Lost or stolen card hotline 1800 648 027

Page 1 of 3

Account Summary

*Reconciled 18/10/19*

STATEMENT PERIOD ENDING 30/09/2019

ACCOUNT NO	ACCOUNT	OPENING BALANCE	CLOSING BALANCE	MIN PAYMENT DUE
4388854	Umbrella Super Busin	\$442.24	\$442.24	✓
4320033	Umbrella Super Onlin	\$60,234.91	\$69,202.40	✓
102340841	Term Investment	\$835,591.56	\$835,591.56	✓

Account Details

ACCOUNT NO	ACCOUNT				
4388854	Umbrella Super Busin				
DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01SEP19		OPENING BALANCE			\$442.24
30SEP19		CURRENT BALANCE			\$442.24

ACCOUNT NO	ACCOUNT				
4320033	Umbrella Super Onlin				
DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01SEP19		OPENING BALANCE			\$60,234.91
02SEP19		Direct Credit APS Real Estate 432777 RENT PAYMENT		\$2,175.38	\$62,410.29
09SEP19		Direct Credit APS Real Estate 432777 RENT PAYMENT		\$2,654.11	\$65,064.40
20SEP19		Direct Debit TAL Life Limited 245397 1403377-A1185944	\$326.76		\$64,737.64
23SEP19		Direct Credit APS Real Estate 432777 RENT PAYMENT		\$2,175.38	\$66,913.02
30SEP19		OSKO DIRECT CREDIT OSKO Creative Umbrell Super July to Sept		\$2,220.44	\$69,133.46
30SEP19		INTEREST		\$68.94	\$69,202.40
30SEP19		CURRENT BALANCE			\$69,202.40

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E-4121/S-7630/I-15261

## Connect with us!



**ACCOUNT NO    ACCOUNT**

**102340841    Term Investment**

DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01SEP19		OPENING BALANCE			\$835,591.56
30SEP19		CURRENT BALANCE			\$835,591.56
Matures on 17/10/19 Interest rate 2.60% p.a.					



0

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31 August 2019

Member number(s): 99897996



004391 047 - 5069

UMBRELLA SUPER FUND  
 48 BAKEWELL ROAD  
 EVANDALE SA 5069

Statement number: 103  
 Shares held: 1  
 BSB: 805 050

Statement enquiries Tel 13 11 82  
 Lost or stolen card hotline 1800 648 027

Page 1 of 3

**Account Summary**

*Reconciled 1/10/19*

STATEMENT PERIOD ENDING 31/08/2019

ACCOUNT NO	ACCOUNT	OPENING BALANCE	CLOSING BALANCE	MIN PAYMENT DUE
4388854	Umbrella Super Busin	\$442.24	\$442.24	✓
4320033	Umbrella Super Onlin	\$57,630.11	\$60,234.91	✓
102340841	Term Investment	\$835,591.56	\$835,591.56	✓

**Account Details**

ACCOUNT NO	ACCOUNT
4388854	Umbrella Super Busin

DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01AUG19		OPENING BALANCE			\$442.24
31AUG19		CURRENT BALANCE			\$442.24

ACCOUNT NO	ACCOUNT
4320033	Umbrella Super Onlin

DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01AUG19		OPENING BALANCE			\$57,630.11
05AUG19		Direct Credit APS Real Estate 432777		\$173.92 ✓	\$57,804.03
		RENT PAYMENT			
12AUG19		Direct Credit APS Real Estate 432777		\$2,107.38 ✓	\$59,911.41
		RENT PAYMENT			
19AUG19		Direct Credit APS Real Estate 432777		\$1,911.70 ✓	\$61,823.11
		RENT PAYMENT			
20AUG19		BPAY PAYMENT REVSA - ESL 0510	\$924.75 ✓		\$60,898.36
20AUG19		Direct Debit TAL Life Limited 245397	\$326.76 ✓		\$60,571.60
		1403377-A0459720			
21AUG19		OSKO TFR TO Austronic 35039	<del>\$121.55</del>		\$60,450.05
21AUG19		IB TFR 4369226 to 4320033		<del>\$121.55</del>	\$60,571.60
25AUG19		OSKO TFR TO WRP Legal and	\$757.25 ✓		\$59,814.35
		Advisory 140294010461			
26AUG19		Direct Credit APS Real Estate 432777		\$355.12 ✓	\$60,169.47
		RENT PAYMENT			
31AUG19		INTEREST		\$65.44 ✓	\$60,234.91

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**Account Details**

DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
Umbrella Super Onlin - 4320033 (continued)					
31AUG19		CURRENT BALANCE			\$60,234.91

**ACCOUNT NO ACCOUNT**

102340841 Term Investment

DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01AUG19		OPENING BALANCE			\$835,591.56
31AUG19		CURRENT BALANCE			\$835,591.56
Matures on 17/10/19 Interest rate 2.60% p.a.					



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31 July 2019

Member number(s): 99897996



004692 047 - 5069

UMBRELLA SUPER FUND  
 48 BAKEWELL ROAD  
 EVANDALE SA 5069

Statement number: 102

Shares held: 1

BSB: 805 050

Statement enquiries Tel 13 11 82  
 Lost or stolen card hotline 1800 648 027

Page 1 of 3

**Account Summary**

*Reconciled 20/8/19*

STATEMENT PERIOD ENDING 31/07/2019

ACCOUNT NO	ACCOUNT	OPENING BALANCE	CLOSING BALANCE	MIN PAYMENT DUE
4388854	Umbrella Super Busin	\$434.89	\$442.24	✓
4320033	Umbrella Super Onlin	\$57,161.36	\$57,630.11	✓
102340841	Term Investment	\$835,591.56	\$835,591.56	✓

**Account Details**

ACCOUNT NO	ACCOUNT	DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
4388854	Umbrella Super Busin	01JUL19		OPENING BALANCE			\$434.89
		03JUL19		Direct Credit ATO 012721 ATO006000010675274		\$7.35	\$442.24
		31JUL19		CURRENT BALANCE			\$442.24

ACCOUNT NO	ACCOUNT	DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
4320033	Umbrella Super Onlin	01JUL19		OPENING BALANCE			\$57,161.36
		08JUL19		Direct Credit APS Real Estate 432777 RENT PAYMENT		\$2,291.16	\$59,452.52
		15JUL19		IB TFR to 105022 112035540 Invoice No. 311853	\$825.00		\$58,627.52
		16JUL19		OSKO TFR TO Community Corporation Invoice 22	\$33.77		\$58,593.75
		17JUL19		OSKO TFR TO Magill Locksmith Invoice 1065919	\$27.90		\$58,565.85
		22JUL19		Direct Credit APS Real Estate 432777 RENT PAYMENT		\$1,938.75	\$60,504.60
		22JUL19		Direct Debit TAL Life Limited 245397 1403377-6896532	\$326.76		\$60,177.84
		25JUL19		Direct Credit ATO 012721 ATO001100010622785		\$151.51	\$60,329.35



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## Connect with us!



**Account Details**

DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
<b>Umbrella Super Onlin - 4320033 (continued)</b>					
26JUL19		BPAY PAYMENT TAX OFFICE PAYMENTS 0510	\$4,992.00		\$55,337.35
29JUL19		OSKO DIRECT CREDIT OSKO Creative Umbrell April to June Supe		\$2,220.44	\$57,557.79
31JUL19		INTEREST		\$72.32	\$57,630.11
31JUL19		<b>CURRENT BALANCE</b>			<b>\$57,630.11</b>

**ACCOUNT NO**    **ACCOUNT**  
**102340841**    **Term Investment**

DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01JUL19		OPENING BALANCE			\$835,591.56
31JUL19		<b>CURRENT BALANCE</b>			<b>\$835,591.56</b>
Matures on 17/10/19 Interest rate 2.60% p.a.					



**Business Online Rates**

The interest rate on this account has changed as follows:

- A reduction of -0.25%p.a. effective 25 June 2019.
- A reduction of -0.20%p.a. effective 25 July 2019.

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