



Summerland Credit Union

A Division of Summerland Financial Services Limited

ABN 23 087 650 806 AFSL/Australian Credit Licence 239238

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000000 900 - 2478

Payne Superannuation Fund
PO Box 20
BALLINA NSW 2478

Credit Union BSB	728-728
Customer Number	33125
Statement	49 (Page 1 of 2)
Statement Starts	1 July 2020
Statement Ends	31 December 2020



ACCOUNT SUMMARY

Account Type	Account Number	Account Description	Closing Balance
SAV	22231291	Payne Super	\$10,811.88
SAV	22231293	Payne Super Bonus Saver	\$1,188,112.04

AC No. **22231291** **Payne Super**
AC Owner/s: **Payne Superannuation Fund**
TFN: **Quoted** YTD Credit Interest: **\$0.00**

Posting Date	Effective Date	Transaction Details	Debit	Credit	Balance
1 Jul 20		Opening Balance			\$4,777.94
1 Jul 20	1 Jul 20	Direct Credit SuperChoice P/L - PC250620-177957611		1,461.54	6,239.48
9 Jul 20	9 Jul 20	Int Tfr to SAV 22231293 - NET#65838154	100.00		6,139.48
18 Jul 20	18 Jul 20	IB EFT #260408388 to 49680xxxx Assured Audits P/L NAB - Burleigh Heads	396.00		5,743.48
5 Aug 20	5 Aug 20	IB BPay to TAX OFFICE PAYMENTS Ref#733029673687660 #2952686100	1,722.00		4,021.48
7 Aug 20	7 Aug 20	IB EFT #261102345 to 10753xxx Best tax Strategies CBA - Lismore	1,540.00		2,481.48
9 Aug 20	9 Aug 20	Int Tfr to SAV 22231293 - NET#65838154	100.00		2,381.48
4 Sep 20	4 Sep 20	Direct Credit SuperChoice P/L - PC310820-191146558		2,505.11	4,886.59
9 Sep 20	9 Sep 20	Int Tfr to SAV 22231293 - NET#65838154	100.00		4,786.59
9 Oct 20	9 Oct 20	Int Tfr to SAV 22231293 - NET#65838154	100.00		4,686.59
15 Oct 20	15 Oct 20	Direct Credit SuperChoice P/L - PC121020-196923836		1,152.44	5,839.03
23 Oct 20	23 Oct 20	Direct Credit SuperChoice P/L - PC201020-172217061		2,902.65	8,741.68
9 Nov 20	9 Nov 20	Int Tfr to SAV 22231293 - NET#65838154	100.00		8,641.68
10 Nov 20	10 Nov 20	IB BPay to TAX OFFICE PAYMENTS Ref#733029673687660 #2952736202	1,600.00		7,041.68

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AC No. 22231291 Payne Super - Continued

Posting Date	Effective Date	Transaction Details	Debit	Credit	Balance
18 Nov 20	18 Nov 20	Direct Credit SuperChoice P/L - PC131120-119357264		1,935.10	8,976.78
8 Dec 20	8 Dec 20	Direct Credit SuperChoice P/L - PC031220-163813051		1,935.10	10,911.88
9 Dec 20	9 Dec 20	Int Tfr to SAV 22231293 - NET#65838154	100.00		10,811.88
Debit Total			5,858.00		
Credit Total				11,891.94	
31 December 20 Closing Balance					\$10,811.88

AC No. 22231293 Payne Super Bonus Saver
AC Owner/s: Payne Superannuation Fund
TFN: Quoted YTD Credit Interest: \$5188.61

Posting Date	Effective Date	Transaction Details	Debit	Credit	Balance
1 Jul 20		Opening Balance			\$1,182,323.43
9 Jul 20	9 Jul 20	Int Tfr bonus saver pay from SAV 22231291 - NET#65838154		100.00	1,182,423.43
31 Jul 20	31 Jul 20	Bonus Interest 1.0000%. \$1127.33			
31 Jul 20	31 Jul 20	Interest Credit		1,127.33	1,183,550.76
9 Aug 20	9 Aug 20	Int Tfr bonus saver pay from SAV 22231291 - NET#65838154		100.00	1,183,650.76
31 Aug 20	31 Aug 20	Bonus Interest 0.9000%. \$979.32			
31 Aug 20	31 Aug 20	Interest Credit		979.32	1,184,630.08
9 Sep 20	9 Sep 20	Int Tfr bonus saver pay from SAV 22231291 - NET#65838154		100.00	1,184,730.08
30 Sep 20	30 Sep 20	Bonus Interest 0.8500%. \$871.49			
30 Sep 20	30 Sep 20	Interest Credit		871.49	1,185,601.57
9 Oct 20	9 Oct 20	Int Tfr bonus saver pay from SAV 22231291 - NET#65838154		100.00	1,185,701.57
31 Oct 20	31 Oct 20	Bonus Interest 0.7500%. \$826.72			
31 Oct 20	31 Oct 20	Interest Credit		826.72	1,186,528.29
9 Nov 20	9 Nov 20	Int Tfr bonus saver pay from SAV 22231291 - NET#65838154		100.00	1,186,628.29
30 Nov 20	30 Nov 20	Bonus Interest 0.7000%. \$713.59			
30 Nov 20	30 Nov 20	Interest Credit		713.59	1,187,341.88
9 Dec 20	9 Dec 20	Int Tfr bonus saver pay from SAV 22231291 - NET#65838154		100.00	1,187,441.88
31 Dec 20	31 Dec 20	Bonus Interest 0.6500%. \$670.16			
31 Dec 20	31 Dec 20	Interest Credit		670.16	1,188,112.04
Debit Total			0.00		
Credit Total				5,788.61	
31 December 20 Closing Balance					\$1,188,112.04

Your Transaction Fees Explained

	Number Of Transactions	Free Transactions	Amount
External Funds Transfer Fee	2	2	\$0.00
Total Transactions	2	2	\$0.00

Further information in relation to the financial products you hold is available on request.
 Summerland Credit Union has an internal disputes resolution scheme for complaints.
 Details are available at any of our branches or at www.summerland.com.au



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Payne Superannuation Fund
PO Box 20
BALLINA NSW 2478

Credit Union BSB	728-728
Customer Number	33125
Statement	50 (Page 1 of 3)
Statement Starts	1 January 2021
Statement Ends	30 June 2021

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ACCOUNT SUMMARY

Account Type	Account Number	Account Description	Closing Balance
SAV	22231291	Payne Super	\$18,782.28
SAV	22231293	Payne Super Bonus Saver	\$1,191,797.12

AC No. **22231291** **Payne Super**
AC Owner/s: **Payne Superannuation Fund**
TFN: **Quoted** YTD Credit Interest: **\$0.00**

Posting Date	Effective Date	Transaction Details	Debit	Credit	Balance
1 Jan 21		Opening Balance			\$10,811.88
9 Jan 21	9 Jan 21	Int Tfr to SAV 22231293 - NET#65838154	100.00		10,711.88
5 Feb 21	5 Feb 21	Direct Credit SuperChoice P/L - PC020221-121229602		1,935.10	12,646.98
9 Feb 21	9 Feb 21	Int Tfr to SAV 22231293 - NET#65838154	100.00		12,546.98
25 Feb 21	25 Feb 21	Direct Credit SuperChoice P/L - PC220221-183712712		1,935.10	14,482.08
9 Mar 21	9 Mar 21	Int Tfr to SAV 22231293 - NET#65838154	100.00		14,382.08
25 Mar 21	25 Mar 21	IB BPay to TAX OFFICE PAYMENTS Ref#001733029673686260 #2952804545	1,600.00		12,782.08
9 Apr 21	9 Apr 21	Int Tfr to SAV 22231293 - NET#65838154	100.00		12,682.08
9 Apr 21	9 Apr 21	Direct Credit SuperChoice P/L - PC060421-192914792		1,935.10	14,617.18
21 Apr 21	21 Apr 21	Direct Credit SuperChoice P/L - PC160421-180407553		2,902.65	17,519.83
30 Apr 21	30 Apr 21	IB BPay to TAX OFFICE PAYMENTS Ref#001733029673686260 #2952821734	1,600.00		15,919.83
9 May 21	9 May 21	Int Tfr to SAV 22231293 - NET#65838154	100.00		15,819.83
18 May 21	18 May 21	Direct Credit SuperChoice P/L - PC120521-188729691		1,935.10	17,754.93
27 May 21	27 May 21	Direct Credit ATO - ATO003000014797241		1,414.25	19,169.18

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AC No. **22231291** **Payne Super - Continued**

Posting Date	Effective Date	Transaction Details	Debit	Credit	Balance
1 Jun 21	1 Jun 21	App EFT #272110196 to 49680xxxx Assured Audits P/L NAB - Burleigh Heads	572.00		18,597.18
9 Jun 21	9 Jun 21	Int Tfr to SAV 22231293 - NET#65838154	100.00		18,497.18
21 Jun 21	21 Jun 21	Direct Credit SuperChoice P/L - PC160621-120550651		1,935.10	20,432.28
28 Jun 21	28 Jun 21	App EFT #273132343 to 10753xxx Best tax Strategies CBA - Lismore	1,650.00		18,782.28
		Debit Total	6,022.00		
		Credit Total		13,992.40	
30 June 21		Closing Balance			\$18,782.28

AC No. **22231293** **Payne Super Bonus Saver**
 AC Owner/s: **Payne Superannuation Fund**
 TFN: **Quoted** YTD Credit Interest: **\$8273.69**

Posting Date	Effective Date	Transaction Details	Debit	Credit	Balance
1 Jan 21		Opening Balance			\$1,188,112.04
9 Jan 21	9 Jan 21	Int Tfr bonus saver pay from SAV 22231291 - NET#65838154		100.00	1,188,212.04
31 Jan 21	31 Jan 21	Bonus Interest 0.5500%. \$623.39			
31 Jan 21	31 Jan 21	Interest Credit		623.39	1,188,835.43
9 Feb 21	9 Feb 21	Int Tfr bonus saver pay from SAV 22231291 - NET#65838154		100.00	1,188,935.43
28 Feb 21	28 Feb 21	Bonus Interest 0.5500%. \$501.62			
28 Feb 21	28 Feb 21	Interest Credit		501.62	1,189,437.05
9 Mar 21	9 Mar 21	Int Tfr bonus saver pay from SAV 22231291 - NET#65838154		100.00	1,189,537.05
31 Mar 21	31 Mar 21	Bonus Interest 0.5000%. \$511.65			
31 Mar 21	31 Mar 21	Interest Credit		511.65	1,190,048.70
9 Apr 21	9 Apr 21	Int Tfr bonus saver pay from SAV 22231291 - NET#65838154		100.00	1,190,148.70
30 Apr 21	30 Apr 21	Bonus Interest 0.5000%. \$489.09			
30 Apr 21	30 Apr 21	Interest Credit		489.09	1,190,637.79
9 May 21	9 May 21	Int Tfr bonus saver pay from SAV 22231291 - NET#65838154		100.00	1,190,737.79
31 May 21	31 May 21	Bonus Interest 0.5000%. \$505.65			
31 May 21	31 May 21	Interest Credit		505.65	1,191,243.44
9 Jun 21	9 Jun 21	Int Tfr bonus saver pay from SAV 22231291 - NET#65838154		100.00	1,191,343.44
30 Jun 21	30 Jun 21	Bonus Interest 0.4500%. \$453.68			
30 Jun 21	30 Jun 21	Interest Credit		453.68	1,191,797.12
		Debit Total	0.00		
		Credit Total		3,685.08	
30 June 21		Closing Balance			\$1,191,797.12

Your Transaction Fees Explained

	Number Of Transactions	Free Transactions	Amount
External Funds Transfer Fee	2	2	\$0.00
Total Transactions	2	2	\$0.00

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We're removing overdrawn account interest

From the 1 July 2021 we will no longer charge overdrawn interest on transaction and savings accounts that have been overdrawn to honour a payment. Our honour fee still applies.

Accounts with approved overdraft limits are charged the applicable overdraft interest rate.

Bonus Saver Interest Rate

Effective 9 June 2021, the Bonus saver interest rate is 0.45%.