

First Option provides Easy banking designed for the NSW TAB Agents Association

Who is First Option?

First Option was founded over 45 years ago by employees from the gaming and racing industries who wanted to take control of their finances by working together. This simple concept improved the financial well-being of Members and their families. Today we provide quality banking services to Members from a wide range of businesses, including **TAB Agents**.

First Option (previously TAB Staff and Agents Credit Union Ltd) has a long history of supporting **TAB Agents** and has developed a unique range of products tailored specifically for you...

- ✓ **Agency Bonds** (TAB Security Deposit) with a low set-up fee of \$110.
- ✓ **Settlement Accounts** – a clearing account with Internet Banking access
- ✓ **GST/Tax Saver Account** – to set aside funds for GST/Tax purposes
- ✓ **Cosmos** access – a fee free way of depositing cash to your account
- ✓ **Payroll** facility for Agency Staff – pay staff easily and more securely
- ✓ **Loans** for large screen TVs, office refurbishments, and much more...

First Option has thousands of Members associated with Tabcorp and over 1,000 Members who are associated either as a **TAB Agent** or an Agency Employee. So you can be sure that we understand your needs and will put your needs first.

First Option also caters for all your personal banking needs...

TAB Agents and their Staff are also able to utilise First Option products and services for all their **personal** banking needs. We provide Visa Debit and Credit Cards (with Cash Rewards), Everyday Saving and Investment accounts, Home, Investment, Car and Personal Loans, Internet and Telephone Banking, Insurance, Foreign Currency

and Financial Planning – providing you with a complete banking solution with little or no fees!

Access is easy!

While we have NSW branches in both Ultimo and Granville, Members can also deposit and withdraw through Bank@Post at over 3,200 Australia Post outlets.

First Option Members also belong to one of Australia's largest ATM networks – with no direct charge fees! Access options include:

- ✓ Free ATM transactions per month (based on Member support level)
- ✓ 10 Free EFTPOS transactions per month (with cash out)
- ✓ Deposit fee free and withdraw at Bank@Post
- ✓ Free branch transactions!
- ✓ Free direct debits and credits
- ✓ Free Internet Banking and Online Statements
- ✓ Free SMS Banking and Alerts services
- ✓ Free Telephone Banking with BPAY
- ✓ Free VISA Debit Card or EFTPOS card

Plus a full range of financial products and services

- ✓ Free loan pre-approval
- ✓ No monthly loan fees or ongoing fees
- ✓ No loan application fees
- ✓ No penalty for extra loan repayments or early payout
- ✓ Financial Planning – first consultation is free
- ✓ A free car buying service
- ✓ Holiday money and Foreign exchange
- ✓ Home and motor vehicle insurance

So why not "back a winner" and move your banking over to First Option? It's *Easy banking designed for you*. To find out more, call the friendly Member Services team on **1300 855 675** or visit www.firstoptioncu.com.au

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