



Firefighters Credit Union
 ABN 68 087 651 429
 AFSL/ACL 240 898

Dynamic Sweep Authority

_____ Date

_____ Membership no.

_____ Membership name

_____ Account type (the 'to' account type)

I/we wish to have the sweep process applied to the following accounts (the 'from' accounts):

1.	Membership no:
	Account type:
	Account name:
2.	Membership no:
	Account type:
	Account name:
3.	Membership no:
	Account type:
	Account name:
4.	Membership no:
	Account type:
	Account name:
5.	Membership no:
	Account type:
	Account name:

I/we understand I/we must be signatories on the 'from' accounts.

_____ Signed

_____ Signed

How to arrange the Dynamic Sweep

- Complete and sign the form (all signatures will be required for joint accounts).
- Fax it to us on (03) 8417 1799.



**Firefighters
Credit Union**

A division of Firefighters & Affiliates Credit Co-operative Ltd
 ABN 68 087 651 429 AFSL/ACL 240 898

408 Brunswick Street, Fitzroy VIC 3065

T: 03 8417 1777 or 1300 366 350
 F: 03 8417 1799



**Firefighters
Credit Union**

DYNAMIC SWEEP FACILITY

Additional services include:

- Travellers cheques
- Personal loans
- Housing loans
- Payroll deductions
- Investment accounts
- Budget accounts
- Christmas Club accounts
- Visa/Redicards
- Insurance
 - House
 - Contents
 - Travel
 - Car
 - Boats
- Children's accounts
- Cheque accounts
 - Business
 - Personal



'A little bit of housekeeping could save you time and money (and maybe even some embarrassment!)



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Firefighters Credit Union

The Firefighters Credit Union is pleased to offer members the

Dynamic Sweep Facility

meaning you no longer have to worry about which savings account your money is sitting in when completing a transaction.

The Dynamic Sweep Facility is available on all savings accounts ("S"-type accounts) and covers card withdrawals, cheques, direct debits and periodic payments.

Put it in place, and you will no longer need to worry about transferring money from one savings account to another to cover a transaction. Instead, if there are insufficient funds in an account at the time you make a transaction, funds will be automatically swept from another savings account you nominate, ensuring that the transaction won't be rejected (however, funds will not be swept from inactive or frozen accounts, or if swept funds would still be insufficient to cover your transaction).

Here is how the Dynamic Sweep Facility works...

Imagine you're at the supermarket, you've got a trolley full of groceries, you've spent 20 minutes in the check-out queue and the kids are getting restless. Finally, your groceries have been scanned, you hand over your Firefighters Credit Union card linked to your Multi-Access Savings Account (S1) and to your horror, you suddenly remember that two days earlier, you transferred most of the money in your S1 account to your Cash Maximiser Account (S6).

Once upon a time, the result of having money in the wrong account would have been a rejected transaction and a lot of frustration (and possibly some swearing and a fair bit of embarrassment).

But not any more!

With the Dynamic Sweep Facility in place, funds will be automatically swept from your S6 account to your S1 account the second your debit card is swiped, and you will be on your way home in no time with a car full of groceries to feed the kids with.

Putting in place a Direct Sweep Facility is easy!

Make your life that little bit easier today by putting in place a Direct Sweep Facility.

Simply complete the form on the other side of this flyer:

- 1** Provide your personal details including your member number.
- 2** Nominate the account number ("S"-type account) that you wish funds to be swept into.
- 3** Nominate in priority order the account number that you wish funds to be swept from.
- 4** Sign and date the form (all signatures will be required for joint accounts).
- 5** Fax the completed form to the Firefighters Credit Union on **(03) 8417 1799**, or scan and email it to **info@fcl.com.au**



Finally, if you have any questions about the Direct Sweep Facility at all, please phone us on (03) 8417 1777 or 1300 366 350.