

# **OPERATION RICCO**

## **E14/2586**

### **PUBLIC INQUIRY BRIEF**

**BANK STATEMENTS  
PETER FITZGERALD (SGE)**

# **Volume 53**

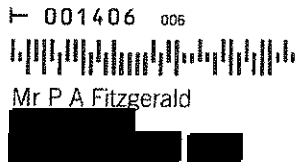
ICAC Lawyer:	Catherine Colquhoun
ICAC Investigator:	AnnMaree Robinson
ICAC Investigator Manager:	Jeff Lawrence



PO Box A253 Sydney South NSW 1235

# Member Statement

p 1300 364 400  
 e sge@sgecu.com.au  
 w www.sgecu.com.au



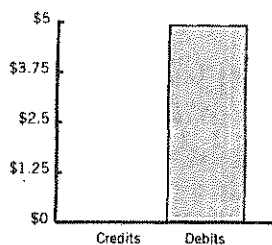
Member number [Redacted]  
 BSB number 659-000  
 Statement begins 30 Nov 2012  
 Statement ends 31 DEC 2012  
 Number of shares 1

## Account Summary

		Closing Balance
S1 Access Account	P A FITZGERALD	-\$378.20
S2 Budget Savings	P A FITZGERALD	\$0.44

account details over page

## Monthly S1 activity



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- ANZ
- Bank SA
- Bank of Melbourne

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To learn more visit [www.sgecu.com.au/new-statement](http://www.sgecu.com.au/new-statement)

# S1 Access Account - P A FITZGERALD

TFN Not Quoted

**Credit Limit:** \$3,000.00  
**Interest Rate:** 15.50%pa

**Past Due:** \$20.00  
**Minimum Payment Due:** \$38.91  
**Payment Due Date:** 22 Jan 2013

Effective Date	Transaction Date	Description	Debit	Credit	Balance
	30 Nov 2012	Opening Balance			-\$373.29
	31 DEC 2012	INTEREST DEBIT	\$4.91		-\$378.20
	31 DEC 2012	Closing Balance			-\$378.20

# S2 Budget Savings - P A FITZGERALD

TFN Not Quoted

Effective Date	Transaction Date	Description	Debit	Credit	Balance
	30 Nov 2012	Opening Balance			\$0.44
	31 DEC 2012	Closing Balance			\$0.44

Please check all entries and promptly advise us of any errors or potential unauthorised transactions. If you have any concerns or complaints, please contact us on 1300 364 400. The Credit Union has a dispute resolution procedure to deal with any complaints you might have, which you can access by contacting us on 1300 364 400, email [sge@sgecu.com.au](mailto:sge@sgecu.com.au) or visit any branch. This statement should be retained for taxation purposes. Signed - Rosanna Argall. AFS Licence Number 238311.

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P.O. Box A253 Sydney South NSW 1235

# Member Statement

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Mr P A Fitzgerald

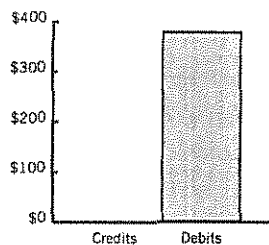
Member number [REDACTED]  
BSB number 659-000  
Statement begins 31 Oct 2012  
Statement ends 30 Nov 2012  
Number of shares 1

## Account Summary

		Closing Balance
S1 Access Account	P A FITZGERALD	-\$373.29
S2 Budget Savings	P A FITZGERALD	\$0.44

[account details over page](#)

## Monthly S1 activity



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# S1 Access Account - P A FITZGERALD

TFN Not Quoted

**Credit Limit:** \$3,000.00  
**Interest Rate:** 15.50%pa

**Past Due:** \$0.00  
**Minimum Payment Due:** \$20.00  
**Payment Due Date:** 22 DEC 2012

Effective Date	Transaction Date	Description	Debit	Credit	Balance
	31 Oct 2012	Opening Balance			\$4.55
2 Nov 2012	5 Nov 2012	AUSTRALIAN LABOR PAR HAYMARKET Ref 450444373652 443428*****4922	\$85.00		-\$80.45
17 Nov 2012	20 Nov 2012	WILSON PARKING SYD137 SYDNEY Ref 447587366127 472690*****5299	\$80.58		-\$161.03
26 Nov 2012	28 Nov 2012	FP *FRESHPAIR.COM 866-373-7472 Ref 641214428805 Fgn Amt 213.45US 472690*****5299	\$210.34		-\$371.37
	30 Nov 2012	INTEREST DEBIT	\$1.92		-\$373.29
	30 Nov 2012	Closing Balance			-\$373.29

# S2 Budget Savings - P A FITZGERALD

TFN Not Quoted

Effective Date	Transaction Date	Description	Debit	Credit	Balance
	31 Oct 2012	Opening Balance			\$0.44
	30 Nov 2012	Closing Balance			\$0.44

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# Get \$1,250 Cash Back!

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SGE Credit Union Limited  
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DX 10232 Sydney Stock Exchange  
BSB Number 659 000  
www.sgecu.com.au

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Mr P A Fitzgerald

Statement (Page 1 of 2)

Statement ends 31 October 2012

MEMBERSHIP NO: [REDACTED]  
NO OF SHARES: 1

## ACCOUNT SUMMARY

## CLOSING BALANCE

Access Account S1	P A FITZGERALD	\$4.55
Budget Savings S2	P A FITZGERALD	\$0.44

## SAVINGS

### S1 Access Account P A FITZGERALD

TFN NOT QUOTED

- Credit Limit is \$3,000.00
- Due Date is 22 November 2012
- Interest Rate is 15.50%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$1,974.56-
	5 OCT	LATE PAYMENT FEE	\$15.00		\$1,989.56-
	8 OCT	DIRECT CREDIT From: SYDNEY CU Ref: Trip Exp		\$2,000.00	\$10.44
	31 OCT	INTEREST DEBIT	\$5.89		\$4.55
		Closing Balance			\$4.55

### S2 Budget Savings P A FITZGERALD

TFN NOT QUOTED

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44

# Get \$1,250 Cash Back!

When you bring your home loan to SGE Credit Union.



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This statement should be retained for taxation purposes. Signed - Rosanna Argall.  
AFS Licence Number 238311

sge creditunion

Member Statement

BSB Credit Union Limited  
 ABN 72 087 580 637  
 250 Clarence Street Sydney  
 PO Box 4203 Sydney South  
 NSW Australia 1232  
 AFSL No 250311

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 DX 10212 Sydney South Exchange  
 BSB Number 802 035  
 www.sgcreditunion.com.au

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Mr P A Fitzgerald

Statement (Page 1 of 2)

Statement ends 31 August 2012

MEMBERSHIP NO: [REDACTED]  
 NO OF SHARES: 1

## ACCOUNT SUMMARY

## CLOSING BALANCE

Access Account S1	P A FITZGERALD	\$1,949.72-
Budget Savings S2	P A FITZGERALD	\$0.44

## SAVINGS

## S1 Access Account P A FITZGERALD

TFN NOT QUOTED

- Credit Limit is \$3,000.00
- Due Date is 22 September 2012
- Interest Rate is 15.50%
- Past Amount Due \$0.00
- Min. Payment Due is \$97.48

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$396.51
14 AUG	17 AUG	EUROPCAR ITALIA SPA ROMA Ref 997846466138 Fgn Amt 2331.44IT 443428*****4922	\$2,331.44		\$1,934.93-
	31 AUG	INTEREST DEBIT	\$14.79		\$1,949.72-
		Closing Balance			\$1,949.72-

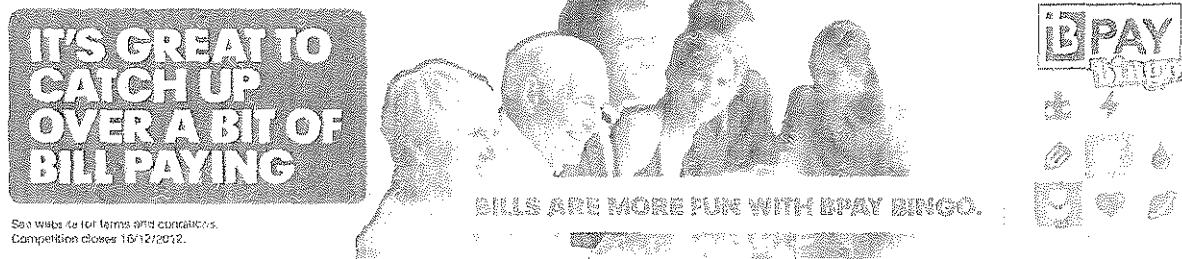
## S2 Budget Savings P A FITZGERALD

TFN NOT QUOTED

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44



Statement (Page 2 of 2)



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AFS Licence Number 238311

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Fax: 800-368-7262  
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Web: [www.bbs.com](http://www.bbs.com)  
855 Number 882-0000  
1-800-368-7262

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Mr P A Fitzgerald

Statement	(Page
Statement ends	31 Ju

MEMBERSHIP NO  
NO OF SHARES:

CLOSING

## ACCOUNT SUMMARY

Access Account S1  
Budget Savings S2

A FITZGERALD  
A FITZGERALD

## SAVINGS

S1 Access Account P A FITZRALD

\* Credit Limit is \$3,000.00      Due Date is 22 August 2012  
\* Past Amount \$0.00      \* Min. P

TENN  
Forest

Interest  
\$0.00

Debit

Effective Date	Transaction Date	Transaction Details
-------------------	---------------------	---------------------

		Opening
12 JUL	16 JUL	AVIS M/E489159451 Ref 0753770 Fgn Amt 92.36ES 443428*22
	31 JUL	INTEREST Closing

\$92.36

**S2 Budget Savings P A FITZG**

Effective Date	Transaction Date	Transaction Details

Opening E  
Closing B:

DEPT

**NSW ICAC EXHIBIT**

Statement (Page 2 of 2)

From July 2012, our BSB number will change  
to **659-000** from 802-035.

Website [www.sgecu.com.au](http://www.sgecu.com.au) to read some frequently asked questions  
we have prepared to help with the BSB change.

If you have any questions please call us on **1300 364 400**  
or visit one of our service centres today!

**our new BSB is  
changing to  
659-000**

Further information relating to any of the financial products noted in your statement, including  
benefits, fees and charges, are available on request by contacting SGE on **1300 364 400**.

Please check all entries and promptly advise us of any errors or potential **unauthorised** transactions.  
If you have any concerns or complaints, please contact SGE's Internal Dispute Resolution Officer on  
**1300 364 400** or read our Financial Services Guide (FSG) brochure, available at any of our offices.

This statement should be retained for taxation purposes. Signed - **Rosanna Argall**.  
AFS Licence Number 238311

sge credit union

## Member Statement

SGE Credit Union Limited  
 ABN 72 087 650 637  
 230 O'Connell Street Sydney  
 PO Box A253 Sydney NSW  
 NSW Australia 1212  
 AFSL No 238311

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 Fax 02 9267 3576  
 Email sg@sgcreditunion.au  
 DX 10239 Sydney South Exchange  
 BSB Number 602 035  
 www.sgecreditunion.au

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Mr P A Fitzgerald

Statement (Page 1 of 2)

Statement ends 30 June 2012

MEMBERSHIP NO: [REDACTED]  
NO OF SHARES: 1

## ACCOUNT SUMMARY

## CLOSING BALANCE

Access Account S1	P A FITZGERALD	\$488.84
Budget Savings S2	P A FITZGERALD	\$0.44

Interest paid last financial year \$1.20

## Interest Summary for Year

Account Number	Name of Account	Interest Earned	Overseas Withholding Tax Deducted	General Withholding Tax Deducted
S1	Access Account	\$1.20	\$0.00	\$0.00

## SAVINGS

## S1 Access Account P A FITZGERALD

TFN NOT QUOTED

- Credit Limit is \$3,000.00      ▪ Due Date is 22 July 2012      ▪ Interest Rate is 15.50%
- Past Amount Due \$0.00      ▪ Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$1,496.17
4 JUN	20 JUN	AUTO FOR YOU SANTORINI Ref 253901536731 Fgn Amt 30.00GR 443428*****4922	\$38.78		\$1,457.39
25 JUN	28 JUN	CARHIRE*MAD_02JUL12 035314999610 Ref 320029316702 Fgn Amt 753.73IE 443428*****4922	\$968.59		\$488.80
	30 JUN	INTEREST CREDIT		\$0.04	\$488.84
		Closing Balance			\$488.84



Statement (Page 2 of 2)

## S2 Budget Savings P A FITZGERALD

TFN NOT QUOTED

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44

From July 2012, our BSB number will change to **659-000** from 802-035.

Turn to page 2 of the enclosed member newsletter to read some frequently asked questions we have prepared to help with the BSB change.

If you have any questions please call us on **1300 364 400** or visit one of our service centres today!

**our bsb is  
changing to  
659-000**

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This statement should be retained for taxation purposes. Signed - Rosanna Argall.  
AFS Licence Number 238311

sge credit union

## Member Statement

SGE Credit Union Limited  
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 BSB Number 602 035  
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Mr P A Fitzgerald

Statement (Page 1 of 2)

Statement ends 31 May 2012

MEMBERSHIP NO: [REDACTED]  
NO OF SHARES: 1

## ACCOUNT SUMMARY

## CLOSING BALANCE

Access Account S1	P A FITZGERALD	\$1,496.17
Budget Savings S2	P A FITZGERALD	\$0.44

## SAVINGS

## S1 Access Account P A FITZGERALD

TFN NOT QUOTED

- Credit Limit is \$3,000.00
- Due Date is 22 June 2012
- Interest Rate is 15.50%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$1,501.05
	1 MAY	ELECTRONIC TRAN FEE	\$5.00		\$1,496.05
	31 MAY	INTEREST CREDIT		\$0.12	\$1,496.17
		Closing Balance			\$1,496.17

## S2 Budget Savings P A FITZGERALD

TFN NOT QUOTED

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44

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Australian Credit Licence No. 238311. Interest Rates current as of 1st June 2012 and may change without notice. Eligibility criteria for loans, Terms & Conditions, Fees and Charges apply. Comparison rates based on \$100,000 loan over 25 years, based on monthly repayments. WARNING: This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate.



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AFS Licence Number 238311


**sgc creditunion**

Member Statement

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 ABN 72 087 632 037  
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 AFSL No 235911

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 DX 10212 Sydney South Eastern  
 858 Number 602 035  
[www.sge.com.au](http://www.sge.com.au)

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006

Mr P A Fitzgerald

Statement (Page 1 of 2)

Statement ends 30 April 2012

MEMBERSHIP NO: [REDACTED]  
 NO OF SHARES: 1

**ACCOUNT SUMMARY****CLOSING BALANCE**

Access Account S1	P A FITZGERALD	\$1,501.05
Budget Savings S2	P A FITZGERALD	\$0.44

**SAVINGS****S1 Access Account P A FITZGERALD****TFN NOT QUOTED**

- Credit Limit is \$3,000.00
- Due Date is 22 May 2012
- Interest Rate is 15.50%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$1,664.92
	2 APR	ELECTRONIC TRAN FEE	\$5.00		\$1,659.92
2 APR	4 APR	Amazon.com AMZN.COM/BILL Ref 086106008440 Fgn Amt 114.28GB 443428*****4922	\$114.28		\$1,545.64
8 APR	11 APR	CAR HIRE-INTERNET 2-EU 035314999610 Ref 286354351100 Fgn Amt 25.00IE 443428*****4922	\$32.72		\$1,512.92
26 APR	28 APR	CITYOFSYD PKG METERS SYDNEY Ref 772894257600 443428*****4922	\$12.00		\$1,500.92
	30 APR	INTEREST CREDIT		\$0.13	\$1,501.05
		Closing Balance			\$1,501.05

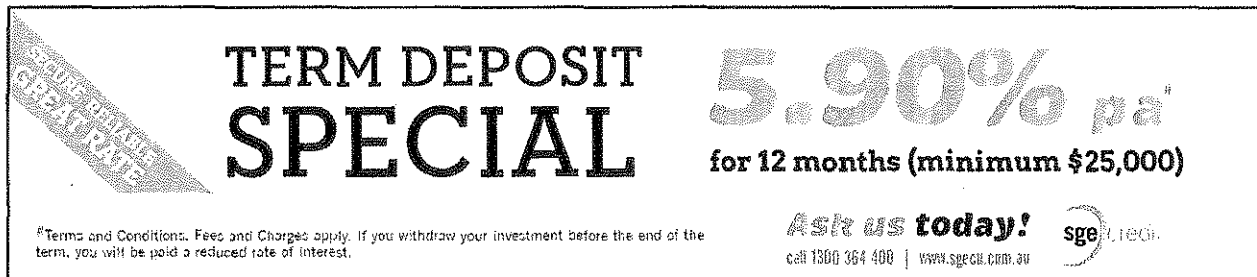


Statement (Page 2 of 2)

## S2 Budget Savings P A FITZGERALD

TFN NOT QUOTED


Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44



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AFS Licence Number 238311

sge creditunion

Member Statement

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 ABN 72 657 650 637  
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 DX 15032 Sydney South Exchange  
 BSB Number 802 035  
 www.sgecreditunion.com.au

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006

Mr P A Fitzgerald

Statement (Page 1 of 2)

Statement ends 31 March 2012

MEMBERSHIP NO: [REDACTED]  
 NO OF SHARES: 1

**ACCOUNT SUMMARY****CLOSING BALANCE**

Access Account S1	P A FITZGERALD	\$1,664.92
Budget Savings S2	P A FITZGERALD	\$0.44

**SAVINGS****S1 Access Account P A FITZGERALD****TFN NOT QUOTED**

- Credit Limit is \$3,000.00
- Due Date is 22 April 2012
- Interest Rate is 15.50%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$1,669.78
	1 MAR	ELECTRONIC TRAN FEE	\$5.00		\$1,664.78
	31 MAR	INTEREST CREDIT		\$0.14	\$1,664.92
		Closing Balance			\$1,664.92

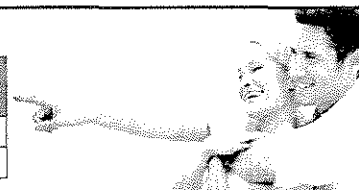
**S2 Budget Savings P A FITZGERALD****TFN NOT QUOTED**

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44

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Product	Standard Variable	12 Months Intro (First Choice)	Solutions Home Loan Package
Annual Rate	7.19%pa*	5.39%pa*	6.49%pa*
Comparison Rate	7.23%pa**	7.14%pa**	6.79%pa**



**1300 364 400**  
[www.sgecu.com.au](http://www.sgecu.com.au)

SGE Credit Union Limited, ABN 72 007 650 657, 230 Clarence Street, Sydney, NSW 2000. Australian Credit Licence No. 238311. \*Interest Rates current 01 March 2012 and may change without notice. Eligibility criteria for loans, terms and Conditions, Fees and Charges apply. \*\* Comparison rates based on \$150,000 loan over 25 years. WARNING: This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate.



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AFS Licence Number 238311

sge credit union

Member Statement

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 AFSL No. 240311

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 Email [enquiries@sgcu.com.au](mailto:enquiries@sgcu.com.au)  
 DX 10512 Sydney South East  
 BSB Number 802 035  
[www.sgecreditunion.com.au](http://www.sgecreditunion.com.au)

001181  
006

Mr P A Fitzgerald

Statement (Page 1 of 2)

Statement ends 29 February 2012

MEMBERSHIP NO: [REDACTED]  
NO OF SHARES: 1**ACCOUNT SUMMARY****CLOSING BALANCE**

Access Account S1	P A FITZGERALD	\$1,669.78
Budget Savings S2	P A FITZGERALD	\$0.44

**SAVINGS****S1 Access Account P A FITZGERALD****TFN NOT QUOTED**

- Credit Limit is \$3,000.00
- Due Date is 22 March 2012
- Interest Rate is 15.50%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$1,678.04
	1 FEB	ELECTRONIC TRAN FEE	\$5.00		\$1,673.04
16 FEB	18 FEB	CITY OF PERTH ON PERTH Ref 744907538125 443428*****4922	\$3.40		\$1,669.64
	29 FEB	INTEREST CREDIT		\$0.14	\$1,669.78
		Closing Balance			\$1,669.78

**S2 Budget Savings P A FITZGERALD****TFN NOT QUOTED**

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44



**Buy your dream home with SGE's low home loan interest rates!****DID YOU KNOW?**

We have competitive home loans to suit your lifestyle. From variable to fixed, split to packages, our low rates will relieve some pressure off our members. For more information on our home loans visit [www.sgecu.com.au/home-loans](http://www.sgecu.com.au/home-loans)

Product	Standard Variable	12 Month Intro (First Choice)	Solutions Home Loan Package
Annual Rate	7.19%pa*	6.39%pa*	6.49%pa*
Comparison Rate	7.23%pa**	7.14%pa**	6.79%pa**



**1300 364 400**  
**[www.sgecu.com.au](http://www.sgecu.com.au)**

SGE Credit Union Limited, ABN 72 007 650 637, 230 Clarence Street, Sydney, NSW 2000, Australian Credit Licence No. 238311. \*Interest Rates current 01 March 2012 and may change without notice. Eligibility criteria for loans, Terms and Conditions, Fees and Charges apply. \*\* Comparison rates based on \$150,000 loan over 25 years. WARNING: This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate.



Further information relating to any of the financial products noted in your statement, including benefits, fees and charges, are available on request by contacting SGE on 1300 364 400.

Please check all entries and promptly advise us of any errors or potential unauthorised transactions. If you have any concerns or complaints, please contact SGE's Internal Dispute Resolution Officer on 1300 364 400 or read our Financial Services Guide (FSG) brochure, available at any of our offices.

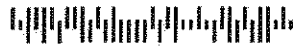
This statement should be retained for taxation purposes. Signed - Rosanna Argall.  
AFS Licence Number 238311



Member Statement

SGE Credit Union Limited  
ABN 72 087 080 617  
230 Clarence Street Sydney  
PO Box A353 Sydney South  
NSW Australia 2000  
AT SL No. 23011

Phone 1300 351 490  
Fax 1021 9257 3576  
Email [info@sgeu.com.au](mailto:info@sgeu.com.au)  
DX 10032 Sydney Stock Exchange  
BSB Number 802 035  
www.sgeu.com.au

001169  
006Mr P A Fitzgerald  
[REDACTED]

Statement (Page 1 of 2)

Statement ends 31 January 2012

MEMBERSHIP NO: [REDACTED]  
NO OF SHARES: 1**ACCOUNT SUMMARY****CLOSING BALANCE**

Access Account S1	P A FITZGERALD	\$1,678.04
Budget Savings S2	P A FITZGERALD	\$0.44

**SAVINGS****S1 Access Account P A FITZGERALD**

TFN NOT QUOTED

- Credit Limit is \$3,000.00
- Due Date is 22 February 2012
- Interest Rate is 15.50%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$1,682.90
	3 JAN	ELECTRONIC TRAN FEE	\$5.00		\$1,677.90
	31 JAN	INTEREST CREDIT		\$0.14	\$1,678.04
		Closing Balance			\$1,678.04

**S2 Budget Savings P A FITZGERALD**

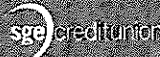
TFN NOT QUOTED

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44

**Apply for a SGE home loan today! 1300 364 400 www.sgecu.com.au**

Product	1 Year Instant Home Loan (first home)	Solutions Package Home Loan	Standard Variable	1 Year Fixed Home Loan	2 Year Fixed Home Loan	3 Year Fixed Home Loan	4 Year Fixed Home Loan	5 Year Fixed Home Loan
Annual Rate p.a.	6.28%pa*	6.49%pa*	7.08%pa*	5.99%pa*	5.99%pa*	6.19%pa*	6.59%pa*	6.79%pa*
Comparison Rate p.a.	7.03%pa**	6.79%pa**	7.12%pa**	7.00%pa**	6.90%pa**	6.86%pa**	6.93%pa**	6.99%pa**

SGE Credit Union Limited, ABN 72 037 659 637, Australian Credit Licence No 238311, 230 Clarence Street, Sydney, NSW 2000. \*Interest Rates current 24 January 2016. Credit only. Finance without notice. Eligibility rules & loan terms and conditions apply. \*\*Comparison rate based on a \$50,000 loan over 25 years, based on monthly payments. WARNING: This comparison rate is for illustrative purposes only and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate.



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This statement should be retained for taxation purposes. Signed - Rosanna Argall.  
AFS Licence Number 238311



## Member Statement

SGE Credit Union Limited  
 ABN 72 087 680 657  
 250 Garesquie Street Sydney  
 PO Box 1253 Sydney South  
 NSW Australia 1212  
 AFSL No 108711

Phone 1800 361 400  
 Fax 021 9237 3576  
 Email sge@sgcreditunion.com.au  
 DX 10232 Sydney Stock Exchange  
 BSB Number 002 035  
 www.sgecreditunion.com.au

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Mr P A Fitzgerald

Statement (Page 1 of 2)

Statement ends 31 December 2011

MEMBERSHIP NO: [REDACTED]  
 NO OF SHARES: 1

## ACCOUNT SUMMARY

## CLOSING BALANCE

Access Account S1	P A FITZGERALD	\$1,682.90
Budget Savings S2	P A FITZGERALD	\$0.44

## SAVINGS

## S1 Access Account P A FITZGERALD

TFN NOT QUOTED

- Credit Limit is \$3,000.00
- Due Date is 22 January 2012
- Interest Rate is 15.50%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$1,687.76
	1 DEC	ELECTRONIC TRAN FEE	\$5.00		\$1,682.76
	31 DEC	INTEREST CREDIT		\$0.14	\$1,682.90
		Closing Balance			\$1,682.90

## S2 Budget Savings P A FITZGERALD

TFN NOT QUOTED

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44

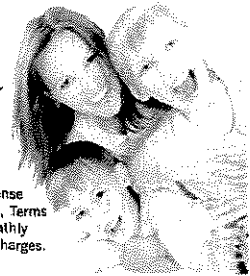


## **we have the solution for you!**

From a reduced home loan rate to flexible repayment options, insurance options to a complimentary Solutions Credit Card with no annual fee and more, the all in one Solutions Home Loan Package is the right choice!

Product	Annual Rate*	Comparison Rate**
Solutions Home Loan Package	6.49% p.a.	6.79% p.a.

**solutions  
for my  
family**



SGE Credit Union Limited. ABN 72 087 660 637. 230 Clarence Street, Sydney, NSW 2000. Australian Credit License No. 238311. \*Interest Rates current 9 December 2011 and may change without notice. Eligibility criteria for loans, Terms and Conditions, Fees and Charges apply. \*\*Comparison rates based on \$150,000 loan over 25 years. Based on monthly repayments. WARNING: This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate.

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This statement should be retained for taxation purposes. Signed - Rosanna Argall.  
AFS Licence Number 238311



sge creditunion

## Member Statement

SGE Credit Union Limited  
 ABN 72 087 640 667  
 430 Clarence Street Sydney  
 PO Box 7255 Sydney South  
 NSW Australia 1232  
 AFSL No. 236311

Phone 1300 857 100  
 Fax 021 9257 3876  
 Email sge@sgcu.com.au  
 OX 10232 Sydney Stock Exchange  
 BSB Number 802 035  
 www.sgcu.com.au

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Mr P A Fitzgerald

Statement (Page 1 of 2)

Statement ends 30 November 2011

MEMBERSHIP NO: [REDACTED]  
NO OF SHARES: 1

## ACCOUNT SUMMARY

## CLOSING BALANCE

Access Account S1	P A FITZGERALD	\$1,687.76
Budget Savings S2	P A FITZGERALD	\$0.44

## SAVINGS

## S1 Access Account P A FITZGERALD

TFN NOT QUOTED

- Credit Limit is \$3,000.00
- Due Date is 22 December 2011
- Interest Rate is 15.50%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$1,692.41
	1 NOV	ELECTRONIC TRAN FEE	\$5.00		\$1,687.41
	30 NOV	INTEREST CREDIT		\$0.35	\$1,687.76
		Closing Balance			\$1,687.76

## S2 Budget Savings P A FITZGERALD

TFN NOT QUOTED

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44



## **new website - coming soon!**

We have been listening to our members and have built a new website for you!

- ✓ Online enquiry forms
- ✓ News feeds
- ✓ Product information
- ✓ Current events

Twitter and Facebook will be available soon making it easier to keep in touch with our members! Visit [www.sgecu.com.au](http://www.sgecu.com.au) for more information!

**new  
website  
for me**



SGE Credit Union Limited. ABN 72 087 650 637. 230 Clarence Street. Sydney, NSW 2000. AFSL No. 238311.

Further information relating to any of the financial products noted in your statement, including benefits, fees and charges, are available on request by contacting SGE on 1300 364 400.

Please check all entries and promptly advise us of any errors or potential unauthorised transactions. If you have any concerns or complaints, please contact SGE's Internal Dispute Resolution Officer on 1300 364 400 or read our Financial Services Guide (FSG) brochure, available at any of our offices.

This statement should be retained for taxation purposes. Signed - Rosanna Argall.  
AFS Licence Number 238311

sge creditunion

Member Statement

SGE Credit Union Limited  
 ABN 72 087 580 637  
 230 Clarence Street Sydney  
 PO Box A234 Sydney South  
 NSW Australia 1237  
 AFSL No 339111

Phone 1800 336 400  
 Fax (02) 9257 3276  
 Email [sgc@sgcreditunion.au](mailto:sgc@sgcreditunion.au)  
 DX 20230 Sydney Stock Exchange  
 BSB Number 802 035  
 www.sgc.com.au

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Mr P A Fitzgerald

Statement (Page 1 of 2)

Statement ends 31 October 2011

MEMBERSHIP NO: [REDACTED]  
 NO OF SHARES: 1

**ACCOUNT SUMMARY****CLOSING BALANCE**

Access Account S1	P A FITZGERALD	\$1,692.41
Budget Savings S2	P A FITZGERALD	\$0.44


**SAVINGS****S1 Access Account P A FITZGERALD****TFN NOT QUOTED**

- Credit Limit is \$3,000.00
- Due Date is 22 November 2011
- Interest Rate is 15.50%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00


Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$1,697.41
	4 OCT	ELECTRONIC TRAN FEE	\$5.00		\$1,692.41
		Closing Balance			\$1,692.41

**S2 Budget Savings P A FITZGERALD****TFN NOT QUOTED**

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44



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[www.sgecu.com.au](http://www.sgecu.com.au)



**Home Loans to suit everyone's lifestyle! Find out more by visiting [www.sgecu.com.au](http://www.sgecu.com.au) today!**

Product	12 Months Intro Home Loan (First Choice)	2 Yr Fixed Home Loan	4 Yr Fixed Home Loan	5 Yr Fixed Home Loan
Annual Percentage	6.78%pa*	6.59%pa*	6.89%pa*	6.99%pa*
Comparison Rate	7.53%pa**	7.41%pa**	7.36%pa**	7.35%pa**

All products issued by SGE Credit Union Limited. ABN 72 087 650 637. 230 Clarence Street, Sydney, NSW 2000. AFSL/Australian Credit License No. 238311. \*Terms & Conditions, Credit Guide, Fees & Charges apply and are available at our offices/service centres, our website and on application. You should read and consider these before deciding whether to use any product. \*\* Comparison rates based on \$150,000 loan over 25 years. Visit [www.sgecu.com.au](http://www.sgecu.com.au) for more information.

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This statement should be retained for taxation purposes. Signed - Rosanna Argall.  
AFS Licence Number 238311

sge creditunion

Member Statement

SGE Credit Union Limited  
 ABN 72 057 650 637  
 230 Clarence Street, Sydney  
 PO Box 4253 Sydney, NSW  
 NSW Australia 2037  
 AFSL No. 236311

Phone 1300 169 400  
 Fax 02 9267 3276  
 Email sge@sgcu.com.au  
 DX 92312 Sydney Street Exchange  
 BSB Number 802 035  
 www.sgecreditunion.com.au

003737  
006

Mr P A Fitzgerald

Statement (Page 1 of 2)

Statement ends 30 September 2011

MEMBERSHIP NO: [REDACTED]  
 NO OF SHARES: 1

**ACCOUNT SUMMARY****CLOSING BALANCE**

Access Account S1	P A FITZGERALD	\$1,697.41
Budget Savings S2	P A FITZGERALD	\$0.44

**SAVINGS****S1 Access Account P A FITZGERALD****TFN NOT QUOTED**


- Credit Limit is \$3,000.00
- Due Date is 22 October 2011
- Interest Rate is 15.50%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$1,702.41
	1 SEP	ELECTRONIC TRAN FEE	\$5.00		\$1,697.41
		Closing Balance			\$1,697.41

**S2 Budget Savings P A FITZGERALD****TFN NOT QUOTED**

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44





**1300 364 400**  
[www.sgecu.com.au](http://www.sgecu.com.au)

**Find out more today about our great home loan and term deposits! For more information talk to an SGE staff member, or visit [www.sgecu.com.au](http://www.sgecu.com.au)**

Product	12 Months Intro Home Loan (First Choice)	2 Yr Fixed Home Loan	4 Yr Fixed Home Loan	5 Yr Fixed Home Loan	9 Months Term Deposit
Annual Percentage	6.78%pa*	6.59%pa*	6.89%pa*	6.99%pa*	5.80%pa*
Comparison Rate	7.53%pa**	7.41%pa**	7.36%pa**	7.35%pa**	

All products issued by SGE Credit Union Limited. ABN 72 087 650 637, 230 Clarence Street, Sydney, NSW 2000. AFSL/ACL No. 238311. \*Terms & Conditions, Credit Guide, Fees & Charges apply and are available at our offices/service centres, our website and on application. You should read and consider these before deciding whether to use any product. \*\* Comparison rates based on \$150,000 loan over 25 years. Visit [www.sgecu.com.au](http://www.sgecu.com.au) for more information.

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This statement should be retained for taxation purposes. Signed - Rosanna Argall.  
AFS Licence Number 238311



SGE Credit Union Limited  
ABN 72 087 830 637  
230 Clarence Street Sydney  
PO Box A252 Sydney South  
NSW Australia 1232  
CRS No 236311

Phone 1300 354 400  
Fax 021 8257 3676  
Email [info@sgc.com.au](mailto:info@sgc.com.au)  
UK 18032 Sydney State Exchange  
BSB Number 802 035  
[www.sgc.com.au](http://www.sgc.com.au)

001217  
006



Mr P A Fitzgerald



Statement (Page 1 of 2)

Statement ends 31 August 2011

MEMBERSHIP NO: [REDACTED]  
NO OF SHARES: 1

## ACCOUNT SUMMARY

## CLOSING BALANCE

Access Account S1	P A FITZGERALD	\$1,702.41
Budget Savings S2	P A FITZGERALD	\$0.44

## SAVINGS

### S1 Access Account P A FITZGERALD

TFN NOT QUOTED

- Credit Limit is \$3,000.00
- Due Date is 22 September 2011
- Interest Rate is 15.50%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00


Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$1,707.41
	1 AUG	ELECTRONIC TRAN FEE	\$5.00		\$1,702.41
		Closing Balance			\$1,702.41

### S2 Budget Savings P A FITZGERALD

TFN NOT QUOTED

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44

Statement (Page 2 of 2)



**1300 364 400**  
[www.sgecu.com.au](http://www.sgecu.com.au)

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- ✓ Open Term Investment Account with as little as \$1000
- ✓ Fixed rate of interest for period of the term
- ✓ Competitive interest rates

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FINANCIAL REVIEW

# smartinvestor

BLUE RIBBON AWARDS



Financial products issued by SGE Credit Union include: Term Deposits, Fixed Rate Term Deposits, Open Term Investment Accounts, and Variable Rate Term Deposits. Credit Union Fees & Charges apply and are available at our branches, website [www.sgecu.com.au](http://www.sgecu.com.au) or on request. Please read the Product Disclosure Statement (PDS) for each product before you decide whether to use any product.

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Please check all entries and promptly advise us of any errors or potential unauthorised transactions. If you have any concerns or complaints, please contact SGE's Internal Dispute Resolution Officer on 1300 364 400 or read our Financial Services Guide (FSG) brochure, available at any of our offices.

This statement should be retained for taxation purposes. Signed - Rosanna Argall.  
AFS Licence Number 238311



## Member Statement

SGE Credit Union Limited  
 ABN 72 087 050 437  
 200 Clarence Street Sydney  
 PO Box A200 Sydney South  
 NSW 1542  
 AFSL No. 253111

Phone 1300 354 400  
 Fax 02 9557 3675  
 Email [sg@sgcreditunion.com.au](mailto:sg@sgcreditunion.com.au)  
 DX 10232 Sydney Stock Exchange  
 BSB Number 802 035  
[www.sgecreditunion.com.au](http://www.sgecreditunion.com.au)

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 006



Mr P A Fitzgerald

NSW

Statement (Page 1 of 2)

Statement ends 31 July 2011

MEMBERSHIP NO: [REDACTED]  
 NO OF SHARES: 1

**ACCOUNT SUMMARY****CLOSING BALANCE**

Access Account S1	P A FITZGERALD	\$1,707.41
Budget Savings S2	P A FITZGERALD	\$0.44

**SAVINGS****S1 Access Account P A FITZGERALD****TFN NOT QUOTED**

- Credit Limit is \$3,000.00
- Due Date is 22 August 2011
- Interest Rate is 15.50%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$1,712.41
	1 JUL	ELECTRONIC TRAN FEE	\$5.00		\$1,707.41
		Closing Balance			\$1,707.41

**S2 Budget Savings P A FITZGERALD****TFN NOT QUOTED**

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44



The banner features the SGE Credit Union logo on the left, a central image of a hand holding a plant, and a circular seal on the right. Text includes the slogan 'WATCH YOUR MONEY GROW WITH SGE', contact information, and a disclaimer at the bottom.

**sgc** creditunion  
1300 364 400  
www.sgecu.com.au

**WATCH YOUR MONEY  
GROW WITH SGE**

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For more information talk to an SGE staff member, or visit  
www.sgecu.com.au/finances.asp

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This statement should be retained for taxation purposes. Signed - Rosanna Argall.  
AFS Licence Number 238311



sge creditunion

Member Statement

SGE Credit Union Limited  
 ABN 72 087 650 537  
 230 Pitt Street Sydney  
 PO Box A253 Sydney South  
 NSW Australia 2232  
 AFSL No 246311

Phone 1300 364 466  
 Fax 021 0257 0576  
 Email sge@creditunion.com.au  
 DX 10232 Sydney South Exchange  
 GSB Number 892 035  
 www.sgecreditunion.com.au

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 006



Mr P A Fitzgerald

Statement (Page 1 of 2)

Statement ends 30 June 2011

MEMBERSHIP NO: [REDACTED]  
 NO OF SHARES: 1

**ACCOUNT SUMMARY****CLOSING BALANCE**

Access Account S1	P A FITZGERALD	\$1,712.41
Budget Savings S2	P A FITZGERALD	\$0.44

**SAVINGS****S1 Access Account P A FITZGERALD****TFN NOT QUOTED**

- Credit Limit is \$3,000.00
- Due Date is 22 July 2011
- Interest Rate is 15.50%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$1,717.41
	1 JUN	ELECTRONIC TRAN FEE	\$5.00		\$1,712.41
		Closing Balance			\$1,712.41

**S2 Budget Savings P A FITZGERALD****TFN NOT QUOTED**

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44



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[www.sgecu.com.au](http://www.sgecu.com.au)

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- ✓ Transfer money between your SGE accounts
- ✓ Pay bills via BPAY
- ✓ View & update your contact details
- ✓ View YTD interest details and more!

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Mobile Phone Banking!



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This statement should be retained for taxation purposes. Signed - Rosanna Argall.  
AFS Licence Number 238311



## Member Statement

SGE Credit Union Limited  
 ABN 75 087 080 037  
 230 Darling Street Sydney  
 PO Box A253 Sydney South  
 NSW 1211  
 AFSL 61238211  
 Phone 1300 354 405  
 Fax (02) 9267 3676  
 Email [info@sgecu.com.au](mailto:info@sgecu.com.au)  
 DX 10232 Sydney South Exchange  
 BSB Number 602 035  
 www.sgecu.com.au

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006

Mr P A Fitzgerald

Statement (Page 1 of 2)

Statement ends 31 May 2011

 MEMBERSHIP NO: [REDACTED]  
 NO OF SHARES: 1

## ACCOUNT SUMMARY

## CLOSING BALANCE

Access Account S1	P A FITZGERALD	\$1,717.41
Budget Savings S2	P A FITZGERALD	\$0.44

## SAVINGS

## S1 Access Account P A FITZGERALD

TFN NOT QUOTED

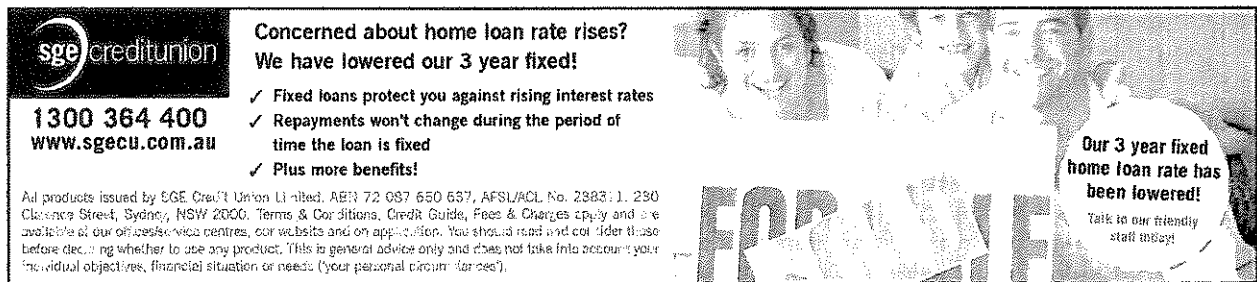
- Credit Limit is \$3,000.00
- Due Date is 22 June 2011
- Interest Rate is 15.50%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$1,722.41
	2 MAY	ELECTRONIC TRAN FEE	\$5.00		\$1,717.41
		Closing Balance			\$1,717.41

## S2 Budget Savings P A FITZGERALD

TFN NOT QUOTED

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44

A banner advertisement for SGE Credit Union. On the left, the SGE Credit Union logo is displayed above the phone number 1300 364 400 and the website www.sgecu.com.au. The main text reads: 'Concerned about home loan rate rises? We have lowered our 3 year fixed!'. Below this, three bullet points with checkmarks list: 'Fixed loans protect you against rising interest rates', 'Repayments won't change during the period of time the loan is fixed', and 'Plus more benefits!'. On the right, there is a black and white photograph of a smiling family. Overlaid on the photo is a speech bubble that says: 'Our 3 year fixed home loan rate has been lowered! Talk to our friendly staff today!'. At the bottom left of the banner, small text provides details about the products and disclaimers.

**sge creditunion**

**1300 364 400**  
**www.sgecu.com.au**

**Concerned about home loan rate rises?**  
**We have lowered our 3 year fixed!**

- ✓ Fixed loans protect you against rising interest rates
- ✓ Repayments won't change during the period of time the loan is fixed
- ✓ Plus more benefits!

All products issued by SGE Credit Union Limited. ABN 72 087 650 637, AFSL/ACL No. 238311, 250 Clarence Street, Sydney, NSW 2000. Terms & Conditions, Credit Guide, Fees & Charges apply and are available at our offices/service centres, our website and on application. You should read and consider these before deciding whether to use any product. This is general advice only and does not take into account your individual objectives, financial situation or needs (your personal circumstances).

**Our 3 year fixed home loan rate has been lowered!**  
**Talk to our friendly staff today!**

Further information relating to any of the financial products noted in your statement, including benefits, fees and charges, are available on request by contacting SGE on 1300 364 400.

Please check all entries and promptly advise us of any errors or potential unauthorised transactions. If you have any concerns or complaints, please contact SGE's Internal Dispute Resolution Officer on 1300 364 400 or read our Financial Services Guide (FSG) brochure, available at any of our offices.

This statement should be retained for taxation purposes. Signed - Rosanna Argall.  
AFS Licence Number 238311





SGE Credit Union Limited  
ABN 72 087 650 657  
230 Clarence Street Sydney  
PO Box 4253 Sydney South  
NSW Australia 1222  
AFSL No. 236311

Phone 1300 354 400  
Fax 02 9257 3576  
Email sg@sgc-creditunion.au  
DX 10033 Sydney Stock Exchange  
BSB Number 802 035  
www.sgc-creditunion.au

001518  
006  
Mr P A Fitzgerald  
[REDACTED]

Statement (Page 1 of 2)

Statement ends 30 April 2011

MEMBERSHIP NO: [REDACTED]  
NO OF SHARES: 1

## ACCOUNT SUMMARY

## CLOSING BALANCE

Access Account S1	P A FITZGERALD	\$1,722.41
Budget Savings S2	P A FITZGERALD	\$0.44

## SAVINGS

### S1 Access Account P A FITZGERALD

TFN NOT QUOTED

- Credit Limit is \$3,000.00
- Due Date is 22 May 2011
- Interest Rate is 15.50%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00


Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$1,727.41
	1 APR	ELECTRONIC TRAN FEE	\$5.00		\$1,722.41
		Closing Balance			\$1,722.41

### S2 Budget Savings P A FITZGERALD

TFN NOT QUOTED

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44





**HOT** savings & term rates

1300 364 400  
www.sgecu.com.au

<b>BONUS</b> SAVER ACCOUNT 6.00% PA	6.30% PA 9 month term	7.10% PA 5 year term
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AFS Licence Number 238311



SGE Credit Union Limited  
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250 Clarence Street Sydney  
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Email: sg@sgcua.com.au  
DX: 11232 Sydney South Exchange  
BSB Number 602 035  
www.sgcua.com.au

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006



Mr P A Fitzgerald

Statement (Page 1 of 2)

Statement ends 31 March 2011

MEMBERSHIP NO: [REDACTED]  
NO OF SHARES: 1

## ACCOUNT SUMMARY

## CLOSING BALANCE

Access Account S1	P A FITZGERALD	\$1,727.41
Budget Savings S2	P A FITZGERALD	\$0.44

## SAVINGS

### S1 Access Account P A FITZGERALD

TFN NOT QUOTED

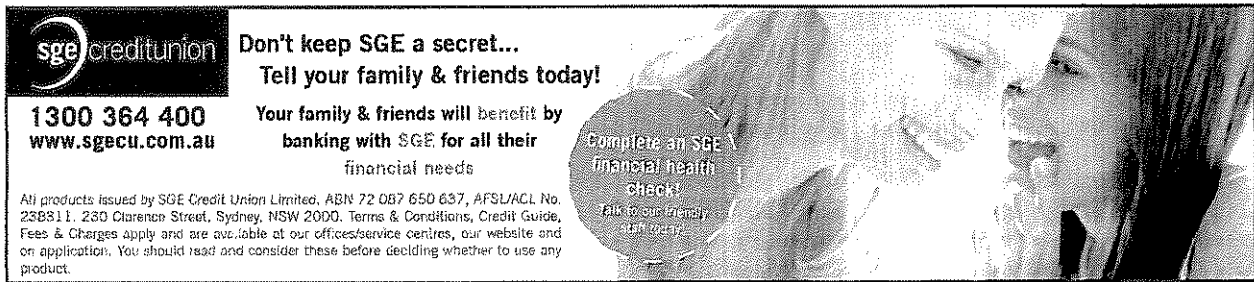
- Credit Limit is \$3,000.00
- Due Date is 22 April 2011
- Interest Rate is 15.50%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$1,732.41
	1 MAR	ELECTRONIC TRAN FEE	\$5.00		\$1,727.41
		Closing Balance			\$1,727.41

### S2 Budget Savings P A FITZGERALD

TFN NOT QUOTED

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44



**sgc creditunion**

**Don't keep SGE a secret...  
Tell your family & friends today!**

**1300 364 400**  
**www.sgecu.com.au**

**Your family & friends will benefit by  
banking with SGE for all their  
financial needs**

**Complete an SGE  
financial health  
check!  
Talk to our friendly  
staff today!**

All products issued by SGE Credit Union Limited, ABN 72 087 650 637, AFSL/ACL No. 238311, 230 Clarence Street, Sydney, NSW 2000. Terms & Conditions, Credit Guide, Fees & Charges apply and are available at our offices/service centres, our website and on application. You should read and consider these before deciding whether to use any product.

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This statement should be retained for taxation purposes. Signed - Rosanna Argall.  
AFS Licence Number 238311

sge creditunion

Member Statement

SGE Credit Union Limited  
 ABN 72 387 830 857  
 230 Clarence Street Sydney  
 PO Box A253 Sydney South  
 NSW Australia 1232  
 AFSL No 289717

Phone 1300 956 400  
 Fax 1921 8267 3676  
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 DX 10732 Sydney Stock Exchange  
 BSB Number 802 035  
[www.sgecreditunion.au](http://www.sgecreditunion.au)

001578  
006Mr P A Fitzgerald  
[REDACTED]

Statement (Page 1 of 2)

Statement ends 28 February 2011

MEMBERSHIP NO: [REDACTED]  
NO OF SHARES: 1

## ACCOUNT SUMMARY

## CLOSING BALANCE

Access Account S1	P A FITZGERALD	\$1,732.41
Budget Savings S2	P A FITZGERALD	\$0.44

## SAVINGS

## S1 Access Account P A FITZGERALD

TFN NOT QUOTED

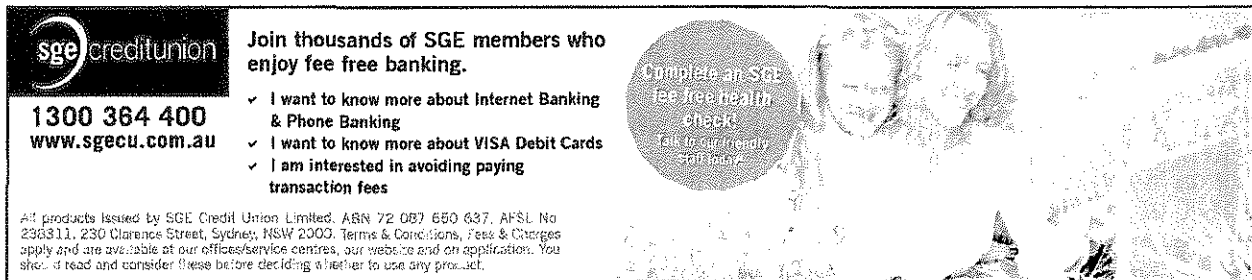
- Credit Limit is \$3,000.00
- Due Date is 22 March 2011
- Interest Rate is 15.50%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$1,737.41
	1 FEB	ELECTRONIC TRAN FEE	\$5.00		\$1,732.41
		Closing Balance			\$1,732.41

## S2 Budget Savings P A FITZGERALD

TFN NOT QUOTED

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44



**sgc creditunion**

**1300 364 400**  
**www.sgecu.com.au**

Join thousands of SGE members who enjoy fee free banking.

- ✓ I want to know more about Internet Banking & Phone Banking
- ✓ I want to know more about VISA Debit Cards
- ✓ I am interested in avoiding paying transaction fees

Complete an SGE fee free health check! Talk to our friendly staff today!

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This statement should be retained for taxation purposes. Signed - Rosanna Argall.  
AFS Licence Number 236811



sge creditunion

Member Statement

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 ABN 72 007 650 637  
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 Email sge@sgcreditunion.au  
 DX 10232 Sydney Stock Exchange  
 BSB Number 002 035  
 www.sgecreditunion.au

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006

Mr P A Fitzgerald

Statement (Page 1 of 2)

Statement ends 31 January 2011

MEMBERSHIP NO: [REDACTED]  
NO OF SHARES: 1

## ACCOUNT SUMMARY

## CLOSING BALANCE

Access Account S1	P A FITZGERALD	\$1,737.41
Budget Savings S2	P A FITZGERALD	\$0.44

## SAVINGS

## S1 Access Account P A FITZGERALD

TFN NOT QUOTED

- Credit Limit is \$3,000.00      ▪ Due Date is 22 February 2011      ▪ Interest Rate is 15.50%
- Past Amount Due \$0.00      ▪ Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$3,158.72
	4 JAN	ELECTRONIC TRAN FEE	\$5.00		\$3,153.72
10 JAN	12 JAN	NRMA IVI PYRMONT Ref 337427632208 #443428*****4922	\$524.02		\$2,629.70
	19 JAN	NRMA PMT PARRAMATTA Ref 288171542764 #443428*****4922	\$674.29		\$1,955.41
	27 JAN	200 RTA INTERNET /IVR SURRY HILLS Ref 281302729139 #443428*****4922	\$108.00		\$1,847.41
23 JAN	27 JAN	200 RTA INTERNET /IVR SURRY HILLS Ref 037077796556 #443428*****4922	\$110.00		\$1,737.41
		Closing Balance			\$1,737.41

Statement (Page 2 of 2)

## S2 Budget Savings P A FITZGERALD

TFN NOT QUOTED

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44

**sgc creditunion**  
1300 364 400  
www.sgecu.com.au

Start your financial new year resolution today

- Check Budget & Savings
- Check Credit Report
- Check Insurance
- Check Internal Savings

Complete an SGE financial health check

Further information relating to any of the financial products noted in your statement, including benefits, fees and charges, are available on request by contacting SGE on 1300 364 400.

Please check all entries and promptly advise us of any errors or potential unauthorised transactions. If you have any concerns or complaints, please contact SGE's Internal Dispute Resolution Officer on 1300 364 400 or read our Financial Services Guide (FSG) brochure, available at any of our offices.

This statement should be retained for taxation purposes. Signed - Rosanna Argall.  
AFS Licence Number 238311

sge creditunion

Member Statement

SGE Credit Union Limited  
 ABN 72 087 650 687  
 220 Darling Street Sydney  
 PO Box 4253 Sydney South  
 NSW Australia 1212  
 A/C St No 231711

Phone 020 351 400  
 Fax 020 9257 3075  
 Email sgcreditunion.com.au  
 BX 00232 Sydney South Australia  
 BSB Number 602 035  
 www.sge.com.au

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006

Mr P A Fitzgerald

Statement (Page 1 of 2)

Statement ends 31 December 2010

MEMBERSHIP NO: [REDACTED]  
 NO OF SHARES: 1

**ACCOUNT SUMMARY****CLOSING BALANCE**

Access Account S1	P A FITZGERALD	\$3,158.72
Budget Savings S2	P A FITZGERALD	\$0.44

**SAVINGS****S1 Access Account P A FITZGERALD****TFN NOT QUOTED**

- Credit Limit is \$3,000.00
- Due Date is 22 January 2011
- Interest Rate is 15.50%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$3,726.45
	1 DEC	ADVANCE From 15.500% to 15.500% RATE ALTERED			
	1 DEC	PURCHASE From 15.500% to 15.500% RATE ALTERED			
	1 DEC	ELECTRONIC TRAN FEE	\$5.00		\$3,721.45
14 DEC	16 DEC	WOOLWORTHS HOMESHOP HOMEBUSH Ref 531899981581 #443428*****4922	\$454.73		\$3,266.72
25 DEC	31 DEC	200 RTA INTERNET /IVR SURRY HILLS Ref 806658333497 #443428*****4922	\$108.00		\$3,158.72
		Closing Balance			\$3,158.72

Statement (Page 2 of 2)

S2 Budget Savings P A FITZGERALD

TFN NOT QUOTED

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44



**1300 364 400**  
www.sgecu.com.au

**HOT**  
term  
deposits

UP TO  
**7.25%\***

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Further information relating to any of the financial products noted in your statement, including benefits, fees and charges, are available on request by contacting SGE on 1300 364 400.

Please check all entries and promptly advise us of any errors or potential unauthorised transactions. If you have any concerns or complaints, please contact SGE's Internal Dispute Resolution Officer on 1300 364 400 or read our Financial Services Guide (FSG) brochure, available at any of our offices.

This statement should be retained for taxation purposes. Signed - Rosanna Argall.  
AFS Licence Number 238311



sge creditunion

Member Statement

SGE Credit Union Limited  
 ABN 72 087 850 887  
 230 Catherine Street Sydney  
 PO Box A250 Sydney South  
 NSW Australia 1235  
 AFSL No. 238211

Phone 1300 354 400  
 Fax (02) 5267 3778  
 Email [sgc@sgcreditunion.com.au](mailto:sgc@sgcreditunion.com.au)  
 DX 112302 Sydney South Exchange  
 BSB Number 602 035  
 www.sgcreditunion.com.au

001622  
006

Mr P A Fitzgerald

Statement (Page 1 of 2)

Statement ends 30 November 2010

MEMBERSHIP NO: [REDACTED]  
 NO OF SHARES: 1

## ACCOUNT SUMMARY

## CLOSING BALANCE

Access Account S1	P A FITZGERALD	\$3,726.45
Budget Savings S2	P A FITZGERALD	\$0.44

## SAVINGS

## S1 Access Account P A FITZGERALD

TFN NOT QUOTED

▪ Credit Limit is \$3,000.00      ▪ Due Date is 22 December 2010      ▪ Interest Rate is 14.00%  
 ▪ Past Amount Due \$0.00      ▪ Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$4,300.45
	1 NOV	ELECTRONIC TRAN FEE	\$5.00		\$4,295.45
30 OCT	3 NOV	200 RTA INTERNET /IVR SURRY HILLS Ref 819078187517 #443428*****4922	\$56.00		\$4,239.45
30 OCT	3 NOV	200 RTA INTERNET /IVR SURRY HILLS Ref 819328187537 #443428*****4922	\$108.00		\$4,131.45
4 NOV	8 NOV	AUSTRALIAN LABOR PAR HAYMARKET Ref 057196504048 #443428*****4922	\$405.00		\$3,726.45
		Closing Balance			\$3,726.45




Statement (Page 2 of 2)

S2 Budget Savings P A FITZGERALD

TFN NOT QUOTED

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44



**1300 364 400**  
www.sgecu.com.au

**HOT term deposits**

**7.25%<sup>pa</sup>**

**6.75%<sup>pa</sup>**

- 3 year term
- Interest paid annually

- 13-24 months term
- Interest paid annually

All products issued by SGE Credit Union Limited, ABN 72 087 650 337, AFSL No. 238311, 230 Clarence Street, Sydney, NSW 2000. Terms & Conditions, Fees & Charges apply and are available at our offices/service centres, on website and on application. You should read and consider these before deciding whether to use any product. \*\$5000 minimum deposit. These rates apply to retail deposits only. Please note: this offer may be withdrawn at any time at the discretion of the Credit Union. Rates current at time of printing.

Further information relating to any of the financial products noted in your statement, including benefits, fees and charges, are available on request by contacting SGE on 1300 364 400.

Please check all entries and promptly advise us of any errors or potential unauthorised transactions. If you have any concerns or complaints, please contact SGE's Internal Dispute Resolution Officer on 1300 364 400 or read our Financial Services Guide (FSG) brochure, available at any of our offices.

This statement should be retained for taxation purposes. Signed - Rosanna Argall.  
AFS Licence Number 238311

sge creditunion

Member Statement

SGE Credit Union Limited  
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 230 Campbell Street, Sydney  
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[www.sge.com.au](http://www.sge.com.au)

001636  
006

Mr P A Fitzgerald

Statement (Page 1 of 2)

Statement ends 31 October 2010

MEMBERSHIP NO: [REDACTED]  
 NO OF SHARES: 1

**ACCOUNT SUMMARY****CLOSING BALANCE**

Access Account S1	P A FITZGERALD	\$4,300.45
Budget Savings S2	P A FITZGERALD	\$0.44


**SAVINGS****S1 Access Account P A FITZGERALD****TFN NOT QUOTED**

- Credit Limit is \$3,000.00
- Due Date is 22 November 2010
- Interest Rate is 14.00%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$4,305.45
	1 OCT	ELECTRONIC TRAN FEE	\$5.00		\$4,300.45
		Closing Balance			\$4,300.45

**S2 Budget Savings P A FITZGERALD****TFN NOT QUOTED**

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44




**1300 364 400**  
[www.sgecu.com.au](http://www.sgecu.com.au)

**Saving for a holiday? A TV?  
A car? Your wedding?** *sge can help!*

**An SGE personal loan is a simple, hassle-free and fast way to borrow the extra cash you need. Call SGE today!**

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This statement should be retained for taxation purposes. Signed - Rosanna Argall.  
AFS Licence Number 238311

sge creditunion

Member Statement

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 AFSL No 235311

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 DX 10232 Sydney Stock Exchange  
 BSB Number 802 035  
 www.sgecreditunion.com.au

004342  
006

Mr P A Fitzgerald

Statement (Page 1 of 2)

Statement ends 30 September 2010

MEMBERSHIP NO: [REDACTED]  
 NO OF SHARES: 1

**ACCOUNT SUMMARY****CLOSING BALANCE**

Access Account S1	P A FITZGERALD	\$4,305.45
Budget Savings S2	P A FITZGERALD	\$0.44


**SAVINGS****S1 Access Account P A FITZGERALD****TFN NOT QUOTED**

- Credit Limit is \$3,000.00
- Due Date is 22 October 2010
- Interest Rate is 14.00%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00


Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$4,310.45
	1 SEP	ELECTRONIC TRAN FEE	\$5.00		\$4,305.45
		Closing Balance			\$4,305.45

**S2 Budget Savings P A FITZGERALD****TFN NOT QUOTED**


Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44




**1300 364 400**  
[www.sgecu.com.au](http://www.sgecu.com.au)



**Hot Term Deposit Offer**  
**6.75%<sup>a</sup> p.a.**  
\$5,000 minimum deposit  
Interest paid annually



Talk to us first to discuss  
other terms you may be  
interested in!

**SGE's for me** 

At SGE our aim is to keep each  
& every member happy & provide  
services & products to suit every  
member!

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AFS Licence Number 238311




**sgc creditunion**

## Member Statement

SGE Credit Union Limited  
 ABN 72 087 080 527  
 230 Pitt Street, Sydney  
 PO Box A 55, Sydney, South  
 NSW Australia 1585  
 AFSL No 236 317

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 OX 10232 Sydney Stock Exchange  
 BSB Number 802 035  
 www.sgc-creditunion.au

001651  
006

Mr P A Fitzgerald

Statement (Page 1 of 2)

Statement ends 31 August 2010

 MEMBERSHIP NO: [REDACTED]  
 NO OF SHARES: 1
**ACCOUNT SUMMARY****CLOSING BALANCE**

Access Account S1	P A FITZGERALD	\$4,310.45
Budget Savings S2	P A FITZGERALD	\$0.44

**SAVINGS****S1 Access Account P A FITZGERALD**

TFN NOT QUOTED

- Credit Limit is \$3,000.00
- Due Date is 22 September 2010
- Interest Rate is 14.00%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00


Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$4,315.45
	2 AUG	ELECTRONIC TRAN FEE	\$5.00		\$4,310.45
		Closing Balance			\$4,310.45

**S2 Budget Savings P A FITZGERALD**





TFN NOT QUOTED

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44

Statement (Page 2 of 2)



**1300 364 400**  
[www.sgecu.com.au](http://www.sgecu.com.au)



**Bonus Saver Interest Rates  
as at 1st September 2010\***

Amount	Interest
	Base rate 3.75%pa
\$1 +	Bonus rate 2.00%pa
	Total Rate = 5.75%pa

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AFS Licence Number 238311



## Member Statement

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 NSW Australia 1232  
 AFSL No 735911

Phone 1330 354 430  
 Fax 1021 9237 3876  
 Email [sges@sgecu.com.au](mailto:sges@sgecu.com.au)  
 DX 10235 Sydney South Exchange  
 BSB Number 802 035  
[www.sgecreditunion.au](http://www.sgecreditunion.au)

001586  
 006



Mr P A Fitzgerald

Statement (Page 1 of 2)

Statement ends 31 July 2010

MEMBERSHIP NO: [REDACTED]  
 NO OF SHARES: 1

## ACCOUNT SUMMARY

## CLOSING BALANCE

Access Account S1	P A FITZGERALD	\$4,315.45
Budget Savings S2	P A FITZGERALD	\$0.44

## SAVINGS

## S1 Access Account P A FITZGERALD

TFN NOT QUOTED

- Credit Limit is \$3,000.00
- Due Date is 22 August 2010
- Interest Rate is 14.00%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00


Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$4,320.45
	1 JUL	ELECTRONIC TRAN FEE	\$5.00		\$4,315.45
		Closing Balance			\$4,315.45

## S2 Budget Savings P A FITZGERALD


TFN NOT QUOTED

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44

Statement (Page 2 of 2)



**1300 364 400**  
[www.sgecu.com.au](http://www.sgecu.com.au)



**Bonus Saver Interest Rates  
as at 1st August 2010\***

Amount	Interest
	Base rate 3.75%pa
\$1 +	Bonus rate 2.00%pa
	Total Rate = 5.75%pa

Further information relating to any of the financial products noted in your statement, including benefits, fees and charges, are available on request by contacting SGE on 1300 364 400.

Please check all entries and promptly advise us of any errors or potential unauthorised transactions. If you have any concerns or complaints, please contact SGE's Internal Dispute Resolution Officer on 1300 364 400 or read our Financial Services Guide (FSG) brochure, available at any of our offices.

This statement should be retained for taxation purposes. Signed - Rosanna Argall.  
AFS Licence Number 238311



## Member Statement

SGE Credit Union Limited  
 ABN 78 067 690 667  
 230 Castlereagh Street Sydney  
 PO Box 7243 Sydney South  
 NSW Australia 1230  
 AFSL No. 236211

Phone 1300 354 400  
 Fax 02 9267 3876  
 Email [enquiries@sgc.com.au](mailto:enquiries@sgc.com.au)  
 DX 10022 Sydney Stock Exchange  
 ASX Number 802 035  
 www.sgc.com.au

004299  
006

Mr P A Fitzgerald

Statement (Page 1 of 2)

Statement ends 30 June 2010

MEMBERSHIP NO: [REDACTED]  
NO OF SHARES: 1**ACCOUNT SUMMARY****CLOSING BALANCE**

Access Account S1	P A FITZGERALD	\$4,320.45
Budget Savings S2	P A FITZGERALD	\$0.44

**SAVINGS****S1 Access Account P A FITZGERALD**

TFN NOT QUOTED

- Credit Limit is \$3,000.00
- Due Date is 22 July 2010
- Interest Rate is 14.00%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$4,325.45
	1 JUN	ELECTRONIC TRAN FEE	\$5.00		\$4,320.45
		Closing Balance			\$4,320.45

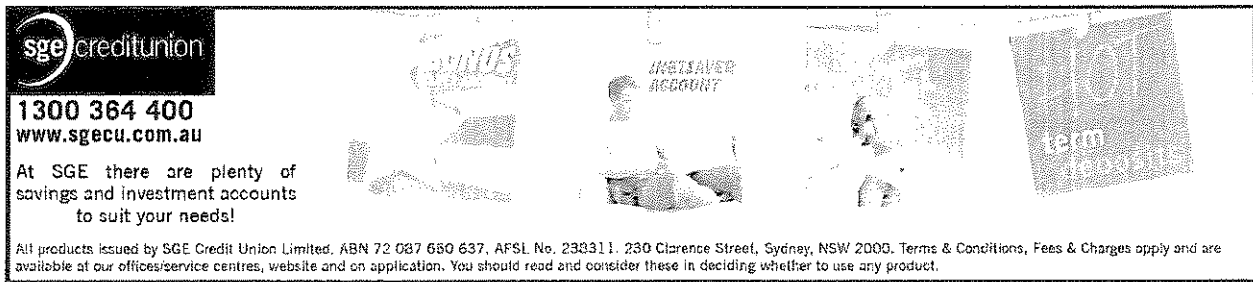
**S2 Budget Savings P A FITZGERALD**

TFN NOT QUOTED

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44



Statement (Page 2 of 2)

A horizontal banner for SGE Credit Union. On the left is the SGE Credit Union logo with the phone number 1300 364 400 and website www.sgecu.com.au. To the right of the logo are four small images: a person holding a document, a person at a computer, a person at a desk, and a person holding a document. Below the images is a line of small text: "All products issued by SGE Credit Union Limited, ABN 72 087 680 637, AFSL No. 238311, 230 Clarence Street, Sydney, NSW 2000. Terms & Conditions, Fees & Charges apply and are available at our offices/service centres, website and on application. You should read and consider these in deciding whether to use any product."

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This statement should be retained for taxation purposes. Signed - Rosanna Argall.  
AFS Licence Number 238311

sge creditunion

Member Statement

SGE Credit Union Limited  
 ABN 72 057 650 637  
 250 Clarence Street Sydney  
 PO Box A253 Sydney South  
 NSW Australia 1232  
 AFSL No 235011

Phone 1800 261 400  
 Fax 021 9267 3876  
 Email [sgc@sgcu.com.au](mailto:sgc@sgcu.com.au)  
 DX 1023, Sydney Stock Exchange  
 BSB Number 002 035  
 www.sgc.com.au

001610  
006

Mr P A Fitzgerald

Statement (Page 1 of 2)

Statement ends 31 May 2010

MEMBERSHIP NO: [REDACTED]  
 NO OF SHARES: 1

**ACCOUNT SUMMARY****CLOSING BALANCE**

Access Account S1	P A FITZGERALD	\$4,325.45
Budget Savings S2	P A FITZGERALD	\$0.44

**SAVINGS****S1 Access Account P A FITZGERALD****TFN NOT QUOTED**

- Credit Limit is \$3,000.00      ▪ Due Date is 22 June 2010      ▪ Interest Rate is 14.00%
- Past Amount Due \$0.00      ▪ Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$4,410.85
	3 MAY	ELECTRONIC TRAN FEE	\$5.00		\$4,405.85
7 MAY	10 MAY	PLATFORM 8 BREAKFAST PT Ref 680876390026 #443428*****4922	\$80.40		\$4,325.45
		Closing Balance			\$4,325.45

**S2 Budget Savings P A FITZGERALD****TFN NOT QUOTED**

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44

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 Receive the bonus 2.00%pa\* on top of the standard 3.75%pa

\*AFSL No. 238311. 2% Cash Bonus on top of the 3.75% PA. See Terms & Conditions which apply to all products. Service centres, website and app available. Bonus is calculated on the balance of the relevant savings account at the end of each month. Minimum of \$1,000. Posted on 18/08/2015. Offer ends 31/08/2015. Bonus does not apply to existing accounts.

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AFS Licence Number 238311

sge creditunion

Member Statement

SGE Credit Union Limited  
 ABN 72 087 630 637  
 280 Pitt Street Sydney  
 PO Box A133 Sydney NSW  
 NSW Australia 1237  
 AFSL No 246311

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 DX 31232 Sydney Street Exchange  
 BSU Number 802 035  
[www.sgecreditunion.au](http://www.sgecreditunion.au)

001623  
006

Mr P A Fitzgerald

Statement (Page 1 of 2)

Statement ends 30 April 2010

MEMBERSHIP NO: [REDACTED]  
 NO OF SHARES: 1

**ACCOUNT SUMMARY****CLOSING BALANCE**

Access Account S1	P A FITZGERALD	\$4,410.85
Budget Savings S2	P A FITZGERALD	\$0.44


**SAVINGS****S1 Access Account P A FITZGERALD****TFN NOT QUOTED**

- Credit Limit is \$3,000.00
- Due Date is 22 May 2010
- Interest Rate is 14.00%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$4,415.85
	1 APR	ELECTRONIC TRAN FEE	\$5.00		\$4,410.85
		Closing Balance			\$4,410.85

**S2 Budget Savings P A FITZGERALD****TFN NOT QUOTED**

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44



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Receive the bonus 2.00% pa on top of the standard 3.50% pa rate\*

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AFS Licence number 238311





SGE Credit Union Limited  
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Email sge@sgecu.com.au  
DX 10232 Bond St  
BSB Number 602 035

Mr P A Fitzgerald  
[REDACTED]  
[REDACTED]

Statement (Page 1 of 2)  
Statement ends 31 March 2010

MEMBERSHIP NO: [REDACTED]  
NO OF SHARES: 1

**ACCOUNT SUMMARY****CLOSING BALANCE**

Access Account S1	P A FITZGERALD	\$4,415.85
Budget Savings S2	P A FITZGERALD	\$0.44

**SAVINGS****S1 Access Account - P A FITZGERALD TFN NOT QUOTED**

- Credit Limit is \$3,000.00
- Due Date is 22 April 2010
- Interest Rate is 14.00%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$4,420.85
	1 MAR	ELECTRONIC TRAN FEE	\$5.00		\$4,415.85
		Closing Balance			\$4,415.85

Statement (Page 2 of 2)

**S2 Budget Savings - P A FITZGERALD TFN NOT QUOTED**

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44




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centres and on application, which you should read and consider before deciding whether to use any  
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is available on request by contacting SGE on 1300 364 400.

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Concerns or complaints, please contact SGE's Internal Dispute Resolution Officer on 1300 364 400 or read our  
Financial Services Guide (FSG) brochure, available at any of our offices.

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AFS Licence number 238311



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Email Sge@sgecu.com.au  
DX 10232 Bond St  
BSB Number 802 035

Mr P A Fitzgerald  
[REDACTED]  
[REDACTED]

Statement (Page 1 of 2)

Statement ends 28 February 2010

MEMBERSHIP NO: [REDACTED]  
NO OF SHARES: 1

## ACCOUNT SUMMARY

## CLOSING BALANCE

Access Account S1	P A FITZGERALD	\$4,420.85
Budget Savings S2	P A FITZGERALD	\$0.44

## SAVINGS

### S1 Access Account - P A FITZGERALD TFN NOT QUOTED

- Credit Limit is \$3,000.00
- Due Date is 22 March 2010
- Interest Rate is 14.00%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00


Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$4,425.85
	1 FEB	ELECTRONIC TRAN FEE	\$5.00		\$4,420.85
		Closing Balance			\$4,420.85

Statement (Page 2 of 2)

## S2 Budget Savings - P A FITZGERALD

TFN NOT QUOTED


Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44



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Further information relating to any of the financial products noted in your statement, including benefits, fees and charges, is available on request by contacting SGE on 1300 364 400.

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This statement should be retained for taxation purposes. Signed - Rosanna Mortimer.  
AFS Licence number 238311



SGE Credit Union Limited  
ABN 720 876 506 37  
230 Clarence Street Sydney  
PO Box A253 Sydney South  
NSW Australia 1232  
www.sgecu.com.au

Phone 1300 364 400  
Fax (02) 9267 3876  
Email Sge@sgecu.com.au  
DX 10232 Bond St  
BSB Number 802 035

Mr P A Fitzgerald  
[REDACTED]  
[REDACTED]

Statement (Page 1 of 2)

Statement ends 31 January 2010

MEMBERSHIP NO: [REDACTED]  
NO OF SHARES: 1

## ACCOUNT SUMMARY

## CLOSING BALANCE

Access Account S1	P A FITZGERALD	\$4,425.85
Budget Savings S2	P A FITZGERALD	\$0.44

## SAVINGS

### S1 Access Account - P A FITZGERALD TFN NOT QUOTED

- Credit Limit is \$3,000.00
- Due Date is 22 February 2010
- Interest Rate is 14.00%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$4,430.85
	4 JAN	ELECTRONIC TRAN FEE	\$5.00		\$4,425.85
		Closing Balance			\$4,425.85



Statement (Page 2 of 2)

**S2 Budget Savings - P A FITZGERALD TFN NOT QUOTED**

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44



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**Go Green Car Loan\***  
Make the journey more environmentally friendly!

**Go Green Savings Account\***  
Make your dollar go further and protect Australia's parks and wildlife.

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For more information on our new products and green initiatives call us on 1300 364 400 or visit our website at [www.sgecu.com.au](http://www.sgecu.com.au) and fill out the Online Application Forms.

**1300 364 400**  
[www.sgecu.com.au](http://www.sgecu.com.au)



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This statement should be retained for taxation purposes. Signed - Rosanna Mortimer.  
AFS Licence number 238311



SGE Credit Union Limited  
ABN 720 876 506 37  
230 Clarence Street Sydney  
PO Box A253 Sydney South  
NSW Australia 1232  
www.sgecu.com.au

Phone 1300 364 400  
Fax (02) 9267 3876  
Email sge@sgecu.com.au  
DX 10232 Bond St  
BSB Number 802 035

Mr P A Fitzgerald  
[REDACTED]  
[REDACTED]

Statement (Page 1 of 2)

Statement ends 31 December 2009

MEMBERSHIP NO: [REDACTED]  
NO OF SHARES: 1

## ACCOUNT SUMMARY

## CLOSING BALANCE

Access Account S1	P A FITZGERALD	\$4,430.85
Budget Savings S2	P A FITZGERALD	\$0.44

## SAVINGS

### S1 Access Account - P A FITZGERALD TFN NOT QUOTED

- Credit Limit is \$3,000.00
- Due Date is 22 January 2010
- Interest Rate is 14.00%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$4,435.85
	1 DEC	ELECTRONIC TRAN FEE	\$5.00		\$4,430.85
		Closing Balance			\$4,430.85

Statement (Page 2 of 2)

**S2 Budget Savings - P A FITZGERALD TFN NOT QUOTED**

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44



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**Go Green Savings Account\***  
Make your dollar go further and protect Australia's parks and wildlife.

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For more information on our new products and green initiatives call us on 1300 364 400 or visit our website at [www.sgecu.com.au](http://www.sgecu.com.au) and fill out the Online Application Forms

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AFS Licence number 238311



SGE Credit Union Limited\* Phone 1300 364 300  
 ABN 720 876 595 37 Fax (02) 9267 3876  
 230 Clarence Street Sydney Email Sge@sgecu.com.au  
 PO Box A253 Sydney South NSW Australia 1232 DX 10232 Bond St  
 www.sgecu.com.au BSB Number 602 035

Mr P A Fitzgerald

Statement (Page 1 of 2)

Statement ends 30 November 2009

MEMBERSHIP NO: [REDACTED]  
 NO OF SHARES: 1

**ACCOUNT SUMMARY****CLOSING BALANCE**

Access Account S1	P A FITZGERALD	\$4,435.85
Budget Savings S2	P A FITZGERALD	\$0.44

**SAVINGS****S1 Access Account - P A FITZGERALD TFN NOT QUOTED**

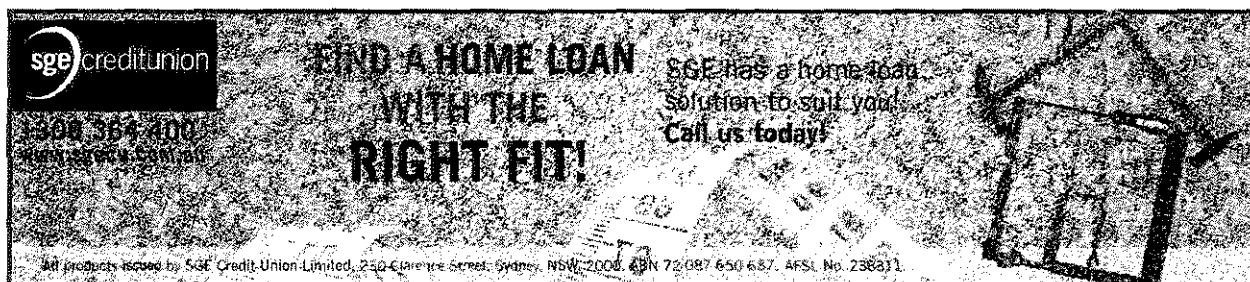
- Credit Limit is \$3,000.00
- Due Date is 22 December 2009
- Interest Rate is 14.00%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$4,540.75
	2 NOV	ELECTRONIC TRAN FEE	\$5.00		\$4,535.75
4 NOV	13 NOV	AUSTRALIAN LABOR PAR HAYMARKET Ref 427093305456 #4434280000114922	\$99.90		\$4,435.85
		Closing Balance			\$4,435.85

Statement (Page 2 of 2)

## S2 Budget Savings - P A FITZGERALD TFN NOT QUOTED

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44



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BSB Number 602 035

Mr P A Fitzgerald  
[REDACTED]  
[REDACTED]

Statement (Page 1 of 2)

Statement ends 31 October 2009

MEMBERSHIP NO: [REDACTED]  
NO OF SHARES: 1

## ACCOUNT SUMMARY

## CLOSING BALANCE

Access Account S1	P A FITZGERALD	\$4,540.75
Budget Savings S2	P A FITZGERALD	\$0.44

## SAVINGS

### S1 Access Account - P A FITZGERALD TFN NOT QUOTED

- Credit Limit is \$3,000.00
- Due Date is 22 November 2009
- Interest Rate is 14.00%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$4,545.75
	1 OCT	ELECTRONIC TRAN FEE	\$5.00		\$4,540.75
		Closing Balance			\$4,540.75

Statement (Page 2 of 2)

## S2 Budget Savings - P A FITZGERALD

TFN NOT QUOTED

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44



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AFS Licence number 238311



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 www.sgcua.com.au

Mr P A Fitzgerald

Statement (Page 1 of 2)

Statement ends 30 September 2009

MEMBERSHIP NO: [REDACTED]  
 NO OF SHARES: 1

**ACCOUNT SUMMARY****CLOSING BALANCE**

Access Account S1	P A FITZGERALD	\$4,545.75
Budget Savings S2	P A FITZGERALD	\$0.44

**SAVINGS****S1 Access Account - P A FITZGERALD TFN NOT QUOTED**

- Credit Limit is \$3,000.00
- Due Date is 22 October 2009
- Interest Rate is 14.00%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$4,550.75
	1 SEP	ELECTRONIC TRAN FEE	\$5.00		\$4,545.75
		Closing Balance			\$4,545.75

Statement (Page 2 of 2)

**S2 Budget Savings - P A FITZGERALD TFN NOT QUOTED**

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44



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Please check all entries and promptly advise us of any errors or potential unauthorised transactions. Concerns or complaints, please contact SGE's Internal Dispute Resolution Officer on 1300 364 400 or read our Financial Services Guide (FSG) brochure, available at any of our offices.

This statement should be retained for taxation purposes. Signed - Rosanna Mortimer.  
AFS Licence number 238311





SGE Credit Union Limited  
ABN 720 876 506 37  
230 Clarence Street Sydney  
PO Box A253 Sydney South  
NSW Australia 1232  
www.sgecu.com.au

Phone 1300 364 490  
Fax (02) 9267 3876  
Email Sge@sgecu.com.au  
DX 10232 Bond St  
BSB Number 802 035

Mr P A Fitzgerald  
[REDACTED]  
[REDACTED]

Statement (Page 1 of 2)

Statement ends 31 August 2009

MEMBERSHIP NO: [REDACTED]  
NO OF SHARES: 1

## ACCOUNT SUMMARY

## CLOSING BALANCE

Access Account S1	P A FITZGERALD	\$4,550.75
Budget Savings S2	P A FITZGERALD	\$0.44

## SAVINGS

### S1 Access Account - P A FITZGERALD TFN NOT QUOTED

- Credit Limit is \$3,000.00
- Due Date is 22 September 2009
- Interest Rate is 14.00%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00


Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$4,555.75
	1 AUG	ELECTRONIC TRAN FEE	\$5.00		\$4,550.75
		Closing Balance			\$4,550.75



Statement (Page 2 of 2)

**S2 Budget Savings - P A FITZGERALD TFN NOT QUOTED**

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44




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Mr P A Fitzgerald  
[REDACTED]  
[REDACTED]

Statement (Page 1 of 2)

Statement ends 31 July 2009

MEMBERSHIP NO: [REDACTED]  
NO OF SHARES: 1

## ACCOUNT SUMMARY

## CLOSING BALANCE

Access Account S1	P A FITZGERALD	\$4,555.75
Budget Savings S2	P A FITZGERALD	\$0.44

Interest paid last financial year \$2.85

## SAVINGS

### S1 Access Account - P A FITZGERALD TFN NOT QUOTED

- Credit Limit is \$3,000.00
- Due Date is 22 August 2009
- Interest Rate is 14.00%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00


Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$4,560.75
	1 JUL	ELECTRONIC TRAN FEE	\$5.00		\$4,555.75
		Closing Balance			\$4,555.75

Statement (Page 2 of 2)

## S2 Budget Savings - P A FITZGERALD

TFN NOT QUOTED

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44




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Mr P A Fitzgerald  
[REDACTED]  
[REDACTED]

Statement (Page 1 of 2)

Statement ends 30 June 2009

MEMBERSHIP NO: [REDACTED]  
NO OF SHARES: 1

## ACCOUNT SUMMARY

## CLOSING BALANCE

Access Account S1	P A FITZGERALD	\$4,560.75
Budget Savings S2	P A FITZGERALD	\$0.44

Interest paid last financial year \$2.85

## SAVINGS

### S1 Access Account - P A FITZGERALD TFN NOT QUOTED

- Credit Limit is \$3,000.00
- Due Date is 22 July 2009
- Interest Rate is 14.00%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$4,565.75
	1 JUN	ELECTRONIC TRAN FEE	\$5.00		\$4,560.75
		Closing Balance			\$4,560.75


\*S0017501234~1\*

Statement (Page 2 of 2)

## S2 Budget Savings - P A FITZGERALD

TFN NOT QUOTED

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44



**SPECIAL SGE HOME LOAN RATES!**

**6.29% pa\***

3 YEAR FIXED

CCR 5.91% pa\*\*

**4.69% pa\***

[INTRODUCTORY RATE]

CCR 5.64% pa\*\*

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\* New Loans Only. No refinancing of existing SGE loans available. Terms and conditions, fees and charges apply which are available on application, refer to Fees & Charges brochure. Rates current at time of printing.

\*\* Comparison rates of 5.91% pa (for 3-year fixed rate) and 5.64% pa (for introductory rate) is based on a \$200,000 loan over 25 years. Based on monthly repayments. Loan secured by mortgage. WARNING This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. A comparison rate schedule is available from any SGE Credit Union Service Centre or visit [www.sgecu.com.au](http://www.sgecu.com.au).

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Mr P A Fitzgerald  
[REDACTED]  
[REDACTED]

Statement (Page 1 of 2)

Statement ends 31 May 2009

MEMBERSHIP NO: [REDACTED]  
NO OF SHARES: 1

## ACCOUNT SUMMARY

## CLOSING BALANCE

Access Account S1	P A FITZGERALD	\$4,565.75
Budget Savings S2	P A FITZGERALD	\$0.44

## SAVINGS

### S1 Access Account - P A FITZGERALD TFN NOT QUOTED

- Credit Limit is \$3,000.00
- Due Date is 22 June 2009
- Interest Rate is 14.00%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
	1 MAY	Opening Balance			\$4,570.75
		ELECTRONIC TRAN FEE	\$5.00		\$4,565.75
		Closing Balance			\$4,565.75


\*S0017681234001\*

Statement (Page 2 of 2)

## S2 Budget Savings - P A FITZGERALD

TFN NOT QUOTED

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44



**SPECIAL SGE HOME LOAN RATES!**

**4.99% pa\***

3 YEAR FIXED

CCR 5.54% pa\*\*

**4.69% pa\***

INTRODUCTORY RATE

CCR 5.64% pa\*\*

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Mr P A Fitzgerald  
[REDACTED]  
[REDACTED]

Statement (Page 1 of 2)

Statement ends 30 April 2009

MEMBERSHIP NO: [REDACTED]  
NO OF SHARES: 1

## ACCOUNT SUMMARY

## CLOSING BALANCE

Access Account S1	P A FITZGERALD	\$4,570.75
Budget Savings S2	P A FITZGERALD	\$0.44

## SAVINGS

### S1 Access Account - P A FITZGERALD TFN NOT QUOTED

- Credit Limit is \$3,000.00
- Due Date is 22 May 2009
- Interest Rate is 14.00%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00


Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$4,575.75
	1 APR	ELECTRONIC TRAN FEE	\$5.00		\$4,570.75
		Closing Balance			\$4,570.75

Statement (Page 2 of 2)

## S2 Budget Savings - P A FITZGERALD

TFN NOT QUOTED

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44



**SPECIAL SGE HOME LOAN RATES!**

**4.99% pa\***

3 YEAR FIXED

CCR 5.54% pa\*\*

**4.69% pa\***

INTRODUCTORY RATE

CCR 5.64% pa\*\*

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Mr P A Fitzgerald

Statement (Page 1 of 2)

Statement ends 31 March 2009

MEMBERSHIP NO: [REDACTED]  
NO OF SHARES: 1

**ACCOUNT SUMMARY****CLOSING BALANCE**

Access Account S1	P A FITZGERALD	\$4,575.75
Budget Savings S2	P A FITZGERALD	\$0.44

**SAVINGS****S1 Access Account - P A FITZGERALD TFN NOT QUOTED**

- Credit Limit is \$3,000.00
- Due Date is 22 April 2009
- Interest Rate is 14.00%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$4,580.75
	2 MAR	ELECTRONIC TRAN FEE	\$5.00		\$4,575.75
		Closing Balance			\$4,575.75



Statement (Page 2 of 2)

## S2 Budget Savings - P A FITZGERALD TFN NOT QUOTED

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44

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Email sge@sgeou.com.au  
DX 10232 Bond St  
BSB Number 802 035

Mr P A Fitzgerald

Statement (Page 1 of 2)  
Statement ends 28 February 2009

MEMBERSHIP NO: [REDACTED]  
NO OF SHARES: 1

**ACCOUNT SUMMARY****CLOSING BALANCE**

Access Account S1	P A FITZGERALD	\$4,580.75
Budget Savings S2	P A FITZGERALD	\$0.44

**SAVINGS****S1 Access Account - P A FITZGERALD TFN NOT QUOTED**

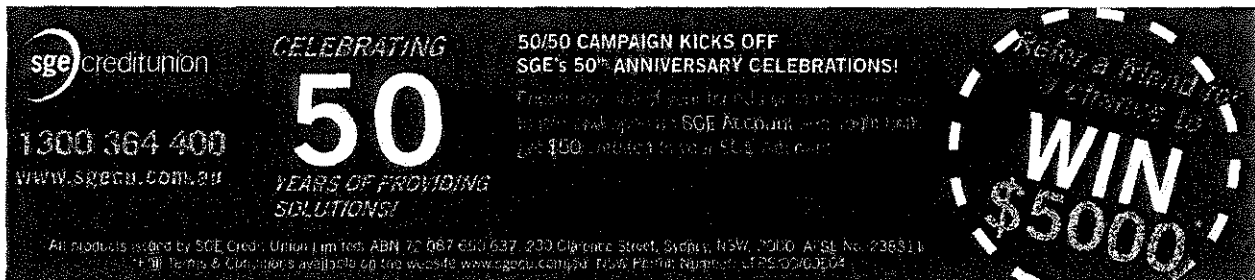
- Credit Limit is \$3,000.00      ▪ Due Date is 22 March 2009      ▪ Interest Rate is 14.00%
- Past Amount Due \$0.00      ▪ Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$4,580.75
		Closing Balance			\$4,580.75

**S2 Budget Savings - P A FITZGERALD TFN NOT QUOTED**

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44

Statement (Page 2 of 2)



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BSB Number 802 035

Mr P A Fitzgerald



Statement (Page 1 of 2)

Statement ends 31 January 2009

MEMBERSHIP NO: [REDACTED]  
NO OF SHARES: 1

**ACCOUNT SUMMARY****CLOSING BALANCE**

Access Account S1	P A FITZGERALD	\$4,580.75
Budget Savings S2	P A FITZGERALD	\$0.44

**SAVINGS****S1 Access Account - P A FITZGERALD TFN NOT QUOTED**

- Credit Limit is \$3,000.00      ▪ Due Date is 22 February 2009      ▪ Interest Rate is 14.00%
- Past Amount Due \$0.00      ▪ Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$4,892.09
6 JAN	9 JAN	CROOKS CLOTHING 111-111-1111 Ref 439893601007 Fgn Amt 217.30US #4434280000114922	\$311.72		\$4,580.37
	31 JAN	INTEREST CREDIT		\$0.38	\$4,580.75
		Closing Balance			\$4,580.75

Statement (Page 2 of 2)

## S2 Budget Savings - P A FITZGERALD TFN NOT QUOTED

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44

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From Apr 1st to Oct 31st, refer a friend to SGE Credit Union and you'll both get \$50 credited to your SGE Account.

**Refer a friend for a chance to WIN \$5000**

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BSB Number 802 035

Mr P A Fitzgerald  
[REDACTED]  
[REDACTED]

Statement (Page 1 of 2)

Statement ends 31 December 2008

MEMBERSHIP NO: [REDACTED]  
NO OF SHARES: 1

## ACCOUNT SUMMARY

## CLOSING BALANCE

Access Account S1	P A FITZGERALD	\$4,892.09
Budget Savings S2	P A FITZGERALD	\$0.44

## SAVINGS

### S1 Access Account - P A FITZGERALD TFN NOT QUOTED

- Credit Limit is \$3,000.00
- Due Date is 22 January 2009
- Interest Rate is 14.00%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$4,889.68
	2 DEC	ADJ VISA FEE		\$2.00	\$4,891.68
	31 DEC	INTEREST CREDIT		\$0.41	\$4,892.09
		Closing Balance			\$4,892.09

Statement (Page 2 of 2)

## S2 Budget Savings - P A FITZGERALD TFN NOT QUOTED

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44



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 DX: 10232 Bond St  
 BSB Number 802 035

Mr P A Fitzgerald

Statement (Page 1 of 2)

Statement ends 30 November 2008

MEMBERSHIP NO: [REDACTED]  
 NO OF SHARES: 1

**ACCOUNT SUMMARY****CLOSING BALANCE**

Access Account S1	P A FITZGERALD	\$4,889.68
Budget Savings S2	P A FITZGERALD	\$0.44

**SAVINGS****S1 Access Account - P A FITZGERALD TFN NOT QUOTED**

- Credit Limit is \$3,000.00      ▪ Due Date is 22 December 2008      ▪ Interest Rate is 14.00%
- Past Amount Due \$0.00      ▪ Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$4,891.27
	30 NOV	INTEREST CREDIT		\$0.41	\$4,891.68
	30 NOV	VISA CARD FEE	\$2.00		\$4,889.68
		Closing Balance			\$4,889.68

Statement (Page 2 of 2)

## S2 Budget Savings - P A FITZGERALD TFN NOT QUOTED

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44



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BSB Number 802 035

Mr P A Fitzgerald  
[REDACTED]  
[REDACTED]

Statement (Page 1 of 2)  
Statement ends 31 October 2008

MEMBERSHIP NO: [REDACTED]  
NO OF SHARES: 1

## ACCOUNT SUMMARY

## CLOSING BALANCE

Access Account S1	P A FITZGERALD	\$4,891.27
Budget Savings S2	P A FITZGERALD	\$0.44

## SAVINGS

### S1 Access Account - P A FITZGERALD TFN NOT QUOTED

- Credit Limit is \$3,000.00
- Due Date is 22 November 2008
- Interest Rate is 14.00%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00

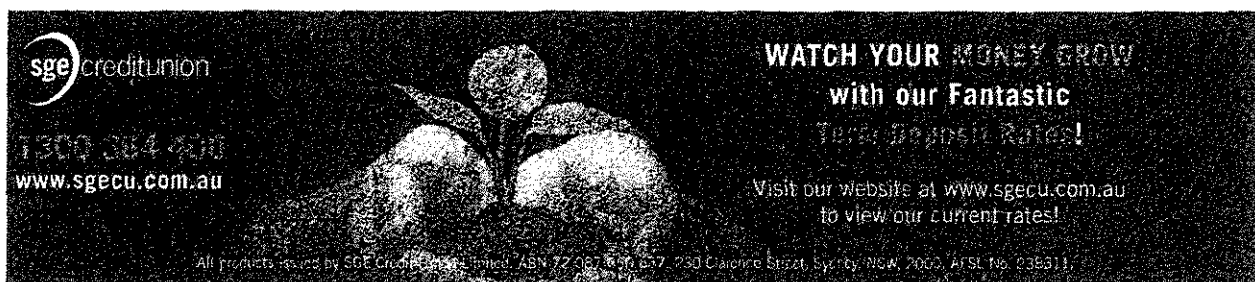
Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$4,890.86
	31 OCT	INTEREST CREDIT		\$0.41	\$4,891.27
		Closing Balance			\$4,891.27



Statement (Page 2 of 2)

**S2 Budget Savings - P A FITZGERALD TFN NOT QUOTED**

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44



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This statement should be retained for taxation purposes. Signed - Rosanna Mortimer.  
AFS Licence number 238311



SCE Credit Union Limited  
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230 Clarence Street Sydney  
PO Box A253 Sydney South  
NSW Australia 1232  
www.sgecu.com.au

Phone 1300 364 400  
Fax (02) 9267 3826  
Email Sge@sgecu.com.au  
DX 10432 Bond St  
BSB Number 802 035

Mr P A Fitzgerald

Statement (Page 1 of 2)

Statement ends 30 September 2008

MEMBERSHIP NO: [REDACTED]  
NO OF SHARES: 1

**ACCOUNT SUMMARY****CLOSING BALANCE**

Access Account S1	P A FITZGERALD	\$4,890.86
Budget Savings S2	P A FITZGERALD	\$0.44

**SAVINGS****S1 Access Account - P A FITZGERALD TFN NOT QUOTED**

- Credit Limit is \$3,000.00
- Due Date is 22 October 2008
- Interest Rate is 14.00%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$4,890.45
	30 SEP	INTEREST CREDIT		\$0.41	\$4,890.86
		Closing Balance			\$4,890.86

Statement (Page 2 of 2)

## S2 Budget Savings - P A FITZGERALD TFN NOT QUOTED

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44

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DX 19232 Bond St  
BSB Number 602 035

Mr P A Fitzgerald



Statement (Page 1 of 2)

Statement ends 31 August 2008

MEMBERSHIP NO: [REDACTED]  
NO OF SHARES: 1

**ACCOUNT SUMMARY****CLOSING BALANCE**

Access Account S1	P A FITZGERALD	\$4,890.45
Budget Savings S2	P A FITZGERALD	\$0.44

**SAVINGS****S1 Access Account - P A FITZGERALD TFN NOT QUOTED**

- Credit Limit is \$3,000.00
- Due Date is 22 September 2008
- Interest Rate is 14.00%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$4,987.85
8 AUG	12 AUG	AMZ*AMAZON PAYMENTS AMZN.COM/BILL Ref 475201154333 Fgn Amt 97.81GB #4434280000114922	\$97.81		\$4,890.04
	31 AUG	INTEREST CREDIT Closing Balance		\$0.41	\$4,890.45 \$4,890.45

Statement (Page 2 of 2)

## S2 Budget Savings - P A FITZGERALD

TFN NOT QUOTED

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44

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DX 10232 Bond St  
BSB Number 802 035

Mr P A Fitzgerald



Statement (Page 1 of 2)

Statement ends 31 July 2008

MEMBERSHIP NO: [REDACTED]  
NO OF SHARES: 1

**ACCOUNT SUMMARY****CLOSING BALANCE**

Access Account S1	P A FITZGERALD	\$4,987.85
Budget Savings S2	P A FITZGERALD	\$0.44

**Interest Summary for 2007-2008 Year**

Account Number	Name of Account	Interest Earned	Withholding Tax Deducted
S1	Access Account	\$22.12	\$0.00

**SAVINGS****S1 Access Account - P A FITZGERALD TFN NOT QUOTED**

- Credit Limit is \$3,000.00      ▪ Due Date is 22 August 2008      ▪ Interest Rate is 14.00%
- Past Amount Due \$0.00      ▪ Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$7,587.43
8 JUL	10 JUL	ROCKDALE MATTRESS FC ROCKDALE Ref 321252182002 #4434280000114922	\$2,600.00		\$4,987.43
	31 JUL	INTEREST CREDIT		\$0.42	\$4,987.85
		Closing Balance			\$4,987.85

Statement (Page 2 of 2)

## S2 Budget Savings - P A FITZGERALD TFN NOT QUOTED

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44

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BSB Number 802 035

Mr P A Fitzgerald  
[REDACTED]  
[REDACTED]

Statement (Page 1 of 2)

Statement ends 30 June 2008

MEMBERSHIP NO: [REDACTED]  
NO OF SHARES: 1

## ACCOUNT SUMMARY

## CLOSING BALANCE

Access Account S1	P A FITZGERALD	\$7,587.43
Budget Savings S2	P A FITZGERALD	\$0.44

Interest paid last financial year \$22.12

## Interest Summary for 2007-2008 Year

Account Number	Name of Account	Interest Earned	Withholding Tax Deducted
S1	Access Account	\$22.12	\$0.00

## SAVINGS

Statement (Page 2 of 2)

**S1 Access Account - P A FITZGERALD TFN NOT QUOTED**

- Credit Limit is \$3,000.00
- Due Date is 22 July 2008
- Interest Rate is 14.00%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$7,585.85
	30 JUN	INTEREST CREDIT		\$1.58	\$7,587.43
		Closing Balance			\$7,587.43

**S2 Budget Savings - P A FITZGERALD TFN NOT QUOTED**

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44


## HOT Term deposit offer

- \$25,000 minimum deposit
- 7-12 month term
- Interest paid on maturity

# 8.50%

p.a

Effective from 26th May 2008 the Overdraft interest rate increased by 0.50% pa. This is information for holders of overdrafts only. For any further enquiries please contact SGE Direct on 1300 364 400.



Further information relating to any of the financial products noted in your statement, including benefits, fees and charges, is available on request by contacting SGE on 1300 364 400.

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Mr P A Fitzgerald



Statement (Page 1 of 2)

Statement ends 31 May 2008

MEMBERSHIP NO: [REDACTED]  
 NO OF SHARES: 1

**ACCOUNT SUMMARY****CLOSING BALANCE**

Access Account S1	P A FITZGERALD	\$7,585.85
Budget Savings S2	P A FITZGERALD	\$0.44

**SAVINGS****S1 Access Account - P A FITZGERALD**

- Credit Limit is \$3,000.00      ▪ Due Date is 22 June 2008      ▪ Interest Rate is 14.00%
- Past Amount Due \$0.00      ▪ Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$9,063.27
13 MAY	15 MAY	STAFF CONNECT ACCOMM DOCKLANDS Ref 850861297901 #4434280000114922	\$1,435.00		\$7,628.27
15 MAY	17 MAY	MAJELLAN PUBLICATIONS BRIGHTON Ref 531662900401 #4434280000114922	\$44.00		\$7,584.27
	26 MAY	ADVANCE From 13.500% to 14.000% RATE ALTERED			
	26 MAY	PURCHASE From 13.500% to 14.000% RATE ALTERED			
	31 MAY	INTEREST CREDIT		\$1.58	\$7,585.85
		Closing Balance			\$7,585.85



Statement (Page 2 of 2)

## S2 Budget Savings - P A FITZGERALD

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44


## HOT Term deposit offer

- \$50,000 minimum deposit
- 7-12 month term
- Interest paid on maturity

# 8.50%<sup>a</sup> p.a.

Effective from 26th May 2008 the Overdraft interest rate increased by 0.50% pa. This is information for holders of overdrafts only. For any further enquiries please contact SGE Direct on 1300 364 400.

Please note: This offer may be withdrawn at any time at the discretion of the Credit Union. Terms and conditions, fees and charges apply which are available on application. Rate subject to change without notice. A Product Disclosure Statement (PDS) is available at our offices / service centres. We will give you a PDS on application which you should read and consider before deciding whether to use any product. SGE Credit Union Limited, ASN 72 567 550 687, 222, Clarence St, Sydney NSW 2000, AFSL no 238311.



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BSB Number 802 035

Mr P A Fitzgerald  
[REDACTED]  
[REDACTED]

Statement (Page 1 of 2)

Statement ends 30 April 2008

P A FITZGERALD

MEMBERSHIP NO: [REDACTED]  
NO OF SHARES: 1

## ACCOUNT SUMMARY

## CLOSING BALANCE

Access Account S1	\$9,063.27
Budget Savings S2	\$0.44

## SAVINGS

### S1 Access Account


- Credit Limit is \$3,000.00
- Due Date is 22 May 2008
- Interest Rate is 13.50%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$9,061.38
	30 APR	INTEREST CREDIT		\$1.89	\$9,063.27
		Closing Balance			\$9,063.27

Statement (Page 2 of 2)

## S2 Budget Savings

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44



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## Member Statement

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 DX 10232 Bond St  
 BSB Number 802 035

Mr P A Fitzgerald

Statement (Page 1 of 2)

Statement ends 31 March 2008

P A FITZGERALD

MEMBERSHIP NO: [REDACTED]  
 NO OF SHARES: 1ACCOUNT SUMMARYCLOSING BALANCE

Access Account S1	\$9,061.38
Budget Savings S2	\$0.44

SAVINGS**S1 Access Account**

- Credit Limit is \$3,000.00
- Due Date is 22 April 2008
- Interest Rate is 13.50%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$9,059.49
	31 MAR	INTEREST CREDIT		\$1.89	\$9,061.38
		Closing Balance			\$9,061.38

Statement (Page 2 of 2)

## S2 Budget Savings


Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44

**8.59%**  
 3 YEAR FIXED  
 CCR 8.79%

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Mr P A Fitzgerald

Statement (Page 1 of 2)

Statement ends 31 March 2008

P A FITZGERALD

MEMBERSHIP NO: [REDACTED]  
NO OF SHARES: 1**ACCOUNT SUMMARY****CLOSING BALANCE**

Access Account S1	\$9,061.38
Budget Savings S2	\$0.44

**SAVINGS****S1 Access Account**

- Credit Limit is \$3,000.00
- Due Date is 22 April 2008
- Interest Rate is 13.50%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$9,059.49
		Closing Balance			\$9,061.38

Statement (Page 2 of 2)

## S2 Budget Savings


Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44

**8.59%**  
 3 YEAR FIXED  
 CCR 8.79%

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## Member Statement

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 BSB Number 302 035

Mr P A Fitzgerald

Statement (Page 1 of 2)

Statement ends 29 February 2008

P A FITZGERALD

MEMBERSHIP NO: [REDACTED]  
 NO OF SHARES: 1

## ACCOUNT SUMMARY

## CLOSING BALANCE

Access Account S1	\$9,059.49
Budget Savings S2	\$0.44

## SAVINGS

## S1 Access Account

- Credit Limit is \$3,000.00
- Due Date is 25 March 2008
- Interest Rate is 13.50%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$9,057.60
	29 FEB	INTEREST CREDIT		\$1.89	\$9,059.49
		Closing Balance			\$9,059.49

Statement (Page 2 of 2)

## S2 Budget Savings

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44

**8.59%** p.a.  
3 YEAR FIXED  
CCR 8.79%

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## Member Statement

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Mr P A Fitzgerald

Statement (Page 1 of 2)

Statement ends 31 January 2008

P A FITZGERALD

MEMBERSHIP NO: [REDACTED]  
 NO OF SHARES: 1ACCOUNT SUMMARYCLOSING BALANCE

Access Account S1	\$9,057.60
Budget Savings S2	\$0.44

SAVINGSS1 Access Account

- Credit Limit is \$3,000.00
- Due Date is 25 February 2008
- Interest Rate is 13.50%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$9,055.71
	31 JAN	INTEREST CREDIT		\$1.89	\$9,057.60
		Closing Balance			\$9,057.60



Statement (Page 2 of 2)

## S2 Budget Savings

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44

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 NSW Australia 1232 BSB Number 802 035  
 www.sgecu.com.au

Mr P A Fitzgerald

Statement (Page 1 of 2)

Statement ends 31 December 2007

P A FITZGERALD

MEMBERSHIP NO: [REDACTED]  
NO OF SHARES: 1**ACCOUNT SUMMARY****CLOSING BALANCE**

Access Account S1	\$9,055.71
Budget Savings S2	\$0.44

**SAVINGS****S1 Access Account**

- Credit Limit is \$3,000.00
- Due Date is 25 January 2008
- Interest Rate is 13.50%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$9,053.82
	31 DEC	INTEREST CREDIT		\$1.89	\$9,055.71
		Closing Balance			\$9,055.71

Statement (Page 2 of 2)

**S2 Budget Savings**

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44

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Call 1300 364 400 or visit [www.sgecu.com.au](http://www.sgecu.com.au).




All products issued by SGE Credit Union Limited, AFN 72 057 650 612, FSC Designated Office, Sydney, NSW, 2000, AFS Licence 238311.

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Please check all entries and promptly advise us of any errors or potential unauthorised transactions. Concerns or complaints, please contact SGE's Internal Dispute Resolution Officer on 1300 364 400 or read our Financial Services Guide (FSG) brochure, available at any of our offices.

This statement should be retained for taxation purposes. Signed - Rosanna Mortimer.  
AFS Licence number 238311



SGE Credit Union Limited  
ABN 720 676 506 37  
230 Clarence Street Sydney  
PO Box A253 Sydney South  
NSW Australia 1232  
www.sgecu.com.au

Phone 1300 364 400  
Fax (02) 9267 3876  
Email Sge@sgecu.com.au  
DX 10232 Bond St  
BSB Number 802 035

Mr P A Fitzgerald  
[REDACTED]  
[REDACTED]

Statement (Page 1 of 2)  
Statement ends 30 November 2007

P A FITZGERALD

MEMBERSHIP NO: [REDACTED]  
NO OF SHARES: 1

## ACCOUNT SUMMARY

## CLOSING BALANCE

Access Account S1	\$9,053.82
Budget Savings S2	\$0.44

## SAVINGS

### S1 Access Account

- Credit Limit is \$3,000.00
- Due Date is 25 December 2007
- Interest Rate is 13.50%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$9,051.93
	30 NOV	INTEREST CREDIT		\$1.89	\$9,053.82
		Closing Balance			\$9,053.82

Statement (Page 2 of 2)

## S2 Budget Savings

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44

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Email sge@sgecu.com.au  
DX 10242 Bond St  
BSB Number 802 035

Mr P A Fitzgerald  
[REDACTED]  
[REDACTED]

Statement (Page 1 of 2)

Statement ends 31 October 2007

**P A FITZGERALD**

**MEMBERSHIP NO:** [REDACTED]  
**NO OF SHARES:** 1

## ACCOUNT SUMMARY

## CLOSING BALANCE

Access Account S1	\$9,051.93
Budget Savings S2	\$0.44

## SAVINGS

### S1 Access Account

- Credit Limit is \$3,000.00
- Due Date is 25 November 2007
- Interest Rate is 13.50%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$9,170.04
7 OCT	8 OCT	VISA-AUSTRALIAN LABOR PAR HAYMARKET #4434280000114922	\$20.00		\$9,150.04
7 OCT	8 OCT	VISA-AUSTRALIAN LABOR PAR HAYMARKET #4434280000114922	\$100.00		\$9,050.04
	31 OCT	INTEREST CREDIT		\$1.89	\$9,051.93
		Closing Balance			\$9,051.93

Statement (Page 2 of 2)

**S2 Budget Savings**

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44

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Mr P A Fitzgerald  
[REDACTED]  
[REDACTED]

Statement (Page 1 of 2)

Statement ends 30 September 2007

**P A FITZGERALD**

**MEMBERSHIP NO: [REDACTED]**  
**NO OF SHARES: 1**

## ACCOUNT SUMMARY

## CLOSING BALANCE

Access Account S1	\$9,170.04
Budget Savings S2	\$0.44

## SAVINGS

### S1 Access Account

- Credit Limit is \$3,000.00
- Due Date is 25 October 2007
- Interest Rate is 13.50%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$9,168.13
	30 SEP	INTEREST CREDIT		\$1.91	\$9,170.04
		Closing Balance			\$9,170.04

Statement (Page 2 of 2)

**S2 Budget Savings**

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44

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BSB Number 602 035

Mr P A Fitzgerald  
[REDACTED]  
[REDACTED]

Statement (Page 1 of 2)

Statement ends 31 August 2007

P A FITZGERALD

MEMBERSHIP NO: [REDACTED]  
NO OF SHARES: 1

## ACCOUNT SUMMARY

## CLOSING BALANCE

Access Account S1	\$9,168.13
Budget Savings S2	\$0.44

## SAVINGS

### S1 Access Account

- Credit Limit is \$3,000.00      ▪ Due Date is 25 September 2007      ▪ Interest Rate is 13.50%
- Past Amount Due \$0.00      ▪ Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$9,166.22
	31 AUG	INTEREST CREDIT		\$1.91	\$9,168.13
		Closing Balance			\$9,168.13



Statement (Page 2 of 2)

## S2 Budget Savings

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44

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Mr P A Fitzgerald  
[REDACTED]  
[REDACTED]

Statement (Page 1 of 2)

Statement ends 31 July 2007

P A FITZGERALD

MEMBERSHIP NO: [REDACTED]  
NO OF SHARES: 1

## ACCOUNT SUMMARY

## CLOSING BALANCE

Access Account S1	\$9,166.22
Budget Savings S2	\$0.44

## SAVINGS

### S1 Access Account

- Credit Limit is \$3,000.00
- Due Date is 25 August 2007
- Interest Rate is 13.50%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$9,164.31
	31 JUL	INTEREST CREDIT		\$1.91	\$9,166.22
		Closing Balance			\$9,166.22

Statement (Page 2 of 2)

## S2 Budget Savings

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44

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BSB Number 602 035

Mr P A Fitzgerald  
[REDACTED]  
[REDACTED]

Statement (Page 1 of 2)

Statement ends 30 June 2007

P A FITZGERALD

MEMBERSHIP NO: [REDACTED]  
NO OF SHARES: 1

## ACCOUNT SUMMARY

## CLOSING BALANCE

Access Account S1	\$9,164.31
Budget Savings S2	\$0.44

Interest paid last financial year \$23.34

## SAVINGS

### S1 Access Account

- Credit Limit is \$3,000.00
- Due Date is 25 July 2007
- Interest Rate is 13.50%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$9,162.40
	30 JUN	INTEREST CREDIT		\$1.91	\$9,164.31
		Closing Balance			\$9,164.31

Statement (Page 2 of 2)

**S2 Budget Savings**

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44

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Mr P A Fitzgerald  
[REDACTED]  
[REDACTED]

Statement (Page 1 of 2)

Statement ends 31 May 2007

P A FITZGERALD

MEMBERSHIP NO: [REDACTED]  
NO OF SHARES: 1

## ACCOUNT SUMMARY

## CLOSING BALANCE

Access Account S1	\$9,162.40
Budget Savings S2	\$0.44

## SAVINGS

### S1 Access Account

- Credit Limit is \$3,000.00
- Due Date is 25 June 2007
- Interest Rate is 13.50%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$9,160.49
	31 MAY	INTEREST CREDIT		\$1.91	\$9,162.40
		Closing Balance			\$9,162.40

Statement (Page 2 of 2)

**S2 Budget Savings**

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44



**Why did the chicken cross the road?**  
**To get the "cheep cheep" First Choice Home Loan.**  
**6.99%pa\* / 7.97%pa\*\***  
for the first 12 months  
**No Application fee\* No Transaction fee\***  
**Call 1300 364 400 for details or log onto [www.sgecu.com.au](http://www.sgecu.com.au)**

\*Terms and conditions, fees and charges may vary on application, refer to Fees & Charges brochure. Rates correct at time of printing. Loan secured by mortgage. \*\*Comparison rate of 7.97%pa based on a \$200,000 loan over 25 years. Based on monthly repayments. Different terms, fees or other loan amounts might result in a different comparison rate.

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DX 10232 Bond St  
BSB Number 802 035

Mr P A Fitzgerald  
[REDACTED]  
[REDACTED]

Statement (Page 1 of 2)

Statement ends 30 April 2007

P A FITZGERALD

MEMBERSHIP NO: [REDACTED]  
NO OF SHARES: 1

## ACCOUNT SUMMARY

## CLOSING BALANCE

Access Account S1	\$9,160.49
Budget Savings S2	\$0.44

## SAVINGS

### S1 Access Account

- Credit Limit is \$3,000.00
- Due Date is 25 May 2007
- Interest Rate is 13.50%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$9,158.58
	30 APR	INTEREST CREDIT		\$1.91	\$9,160.49
		Closing Balance			\$9,160.49

Statement (Page 2 of 2)

## S2 Budget Savings

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44

**Why did the chicken cross the road?**  
**To get the "cheep cheep" First Choice Home Loan.**  
**6.99%pa\* / 7.97%pa\*\***  
 for the first 12 months  
**No Application fee\* No Transaction fee\***  
**Call 1300 364 400 for details or log onto [www.sgecu.com.au](http://www.sgecu.com.au)**

\*Terms and conditions, fees and charges apply which are available on application, refer to Fees & Charges brochure. Rates current at time of print. \*\*Comparison rate of 7.97%pa based on a \$200,000 loan over 25 years. Based on monthly repayments. Loan secured by mortgage. \*WARNING: This comparison rate is true only for the example given and may not include all fees and charges. Different terms, fees or loan amounts or print result in a different comparison rate.

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Email Sgc@sgecu.com.au  
DX 10232 Bond St  
BSB Number 802 035

Mr P A Fitzgerald  
[REDACTED]  
[REDACTED]

Statement (Page 1 of 2)

Statement ends 31 March 2007

P A FITZGERALD

MEMBERSHIP NO: [REDACTED]  
NO OF SHARES: 1

## ACCOUNT SUMMARY

## CLOSING BALANCE

Access Account S1	\$9,158.58
Budget Savings S2	\$0.44

## SAVINGS

### S1 Access Account

- Credit Limit is \$3,000.00
- Due Date is 25 April 2007
- Interest Rate is 13.50%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$9,156.67
	31 MAR	INTEREST CREDIT		\$1.91	\$9,158.58
		Closing Balance			\$9,158.58



Statement (Page 2 of 2)

## S2 Budget Savings

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44

**Why did the chicken cross the road?**  
**To get the "cheep cheep" First Choice Home Loan.**  
**6.99%pa\* / 7.97%pa\*\***  
for the first 12 months  
**No Application fee\* No Transaction fee\***  
**Call 1300 364 400 for details or log onto [www.sgecu.com.au](http://www.sgecu.com.au)**

\*Terms and conditions, fees and charges apply which are available online at [www.sgecu.com.au](http://www.sgecu.com.au) or refer to Fees & Charges brochure. Rates current at time of printing. \*\*Comparison rate of 7.97%pa based on a \$200,000 loan over 25 years, based on monthly repayments. Loan secured by mortgage. \*WARNING: This comparison rate is true only for the example given and may not include all fees and charges. Different terms, fees or other loan amounts may result in a different comparison rate.

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DX 10232 Bond St  
BSB Number 802 035

Mr P A Fitzgerald  
[REDACTED]  
[REDACTED]

Statement (Page 1 of 2)  
Statement ends 28 February 2007

P A FITZGERALD

MEMBERSHIP NO: [REDACTED]  
NO OF SHARES: 1

## ACCOUNT SUMMARY

## CLOSING BALANCE

Access Account S1	\$9,156.67
Budget Savings S2	\$0.44

## SAVINGS

### S1 Access Account

- Credit Limit is \$3,000.00
- Due Date is 25 March 2007
- Interest Rate is 13.50%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$9,154.76
	28 FEB	INTEREST CREDIT		\$1.91	\$9,156.67
		Closing Balance			\$9,156.67

Statement (Page 2 of 2)

## S2 Budget Savings

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44



**Why did the chicken cross the road?**  
**To get the "cheep cheep" First Choice Home Loan.**  
**6.99%pa\* / 7.97%pa\*\***  
 for the first 12 months  
**No Application fee\* No Transaction fee\***  
**Call 1300 364 400 for details or log onto [www.sgecu.com.au](http://www.sgecu.com.au)**

\*Terms and conditions, fees and charges apply which are available on application, refer to fees and charges brochure. Rate current at time of printing. \*\*Comparison rate of 7.97%pa based on a \$200,000 loan over 30 years. Based on monthly repayments. Loan secured by mortgage. \*WARNING: This comparison rate is true only for the example given and may not include all fees and charges. Different terms, fees or other loan amounts may result in a different comparison rate.

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 AFS Licence number 238311



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 PO Box 4253 Sydney South DX 10242 Bond St  
 NSW Australia 1232 BSB Number 802 035  
 www.sgecu.com.au

Mr P A Fitzgerald

Statement (Page 1 of 2)

Statement ends 31 January 2007

P A FITZGERALD

MEMBERSHIP NO: [REDACTED]  
NO OF SHARES: 1**ACCOUNT SUMMARY****CLOSING BALANCE**

Access Account S1	\$9,154.76
Budget Savings S2	\$0.44

**SAVINGS****S1 Access Account**

- Credit Limit is \$3,000.00
- Due Date is 25 February 2007
- Interest Rate is 13.50%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$9,152.85
	31 JAN	INTEREST CREDIT		\$1.91	\$9,154.76
		Closing Balance			\$9,154.76

Statement (Page 2 of 2)

**S2 Budget Savings**

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44

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Mr P A Fitzgerald  
[REDACTED]  
[REDACTED]

Statement (Page 1 of 2)  
Statement ends 31 December 2006

P A FITZGERALD

MEMBERSHIP NO: [REDACTED]  
NO OF SHARES: 1

## ACCOUNT SUMMARY

## CLOSING BALANCE

Access Account S1	\$9,152.85
Budget Savings S2	\$0.44

## SAVINGS

### S1 Access Account

- Credit Limit is \$3,000.00
- Due Date is 25 January 2007
- Interest Rate is 13.50%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$9,458.79
	13 DEC	VISA-TICKETEK SYDNEY #4434280000114922	\$307.85		\$9,150.94
	31 DEC	INTEREST CREDIT		\$1.91	\$9,152.85
		Closing Balance			\$9,152.85

Statement (Page 2 of 2)

**S2 Budget Savings**

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44

**Don't get taken for a ride****lock in your home  
loan & play it safe****Call 1300 364 400  
for details or log onto  
[www.sgecu.com.au](http://www.sgecu.com.au)****Talk to us about our FIVE STAR RATED Fixed Rate Home Loans**

Further information relating to any of the financial products noted in your statement, including benefits, fees and charges, is available on request by contacting SGE on 1300 364 400.

Please check all entries and promptly advise us of any errors or potential unauthorised transactions. Concerns or complaints, please contact SGE's Internal Dispute Resolution Officer on 1300 364 400 or read our Financial Services Guide (FSG) brochure, available at any of our offices.

This statement should be retained for taxation purposes. Signed - Rosanna Mortimer.  
AFS Licence number 238311



SGE Credit Union Limited  
ABN 720 876 506 37  
230 Clarence Street Sydney  
PO Box A253 Sydney South  
NSW Australia 1232  
www.sgecu.com.au

Phone 1300 364 400  
Fax (02) 9267 3876  
Email Sgc@sgecu.com.au  
DX 10232 Bond St  
BSB Number 802 035

Mr P A Fitzgerald  
[REDACTED]  
[REDACTED]

Statement (Page 1 of 2)

Statement ends 30 November 2006

P A FITZGERALD

MEMBERSHIP NO: [REDACTED]  
NO OF SHARES: 1

## ACCOUNT SUMMARY

## CLOSING BALANCE

Access Account S1	\$9,458.79
Budget Savings S2	\$0.44

## SAVINGS

### S1 Access Account


- Credit Limit is \$3,000.00
- Due Date is 25 December 2006
- Interest Rate is 13.50%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$9,606.82
	4 NOV	VISA-AUSTRALIAN LABOR PAR HAYMARKET #4434280000114922	\$150.00		\$9,456.82
	30 NOV	INTEREST CREDIT		\$1.97	\$9,458.79
		Closing Balance			\$9,458.79

Statement (Page 2 of 2)

**S2 Budget Savings**

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44



**First Choice Home Loan**  
**6.74%pa\* / 7.95%pa\*\***  
for the first 12 months

**Call 1300 364 400 for details or  
log onto [www.sgecu.com.au](http://www.sgecu.com.au)**

\*Terms and conditions, fees and charges apply which are available on application, refer to Fees & Charges brochure. Rates current at time of printing. \*\*Comparison rate of 7.95% pa based on a \$200,000 loan over 25 years. Based on monthly repayments. Loan secured by mortgage.  
**WARNING:** This comparison rate is true only for the example given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate.

**Interest Rate Increase**

Effective from 20th November 2006 for new loans and from 1st December 2006 for existing loans all SGE Credit Union Mortgage Loans will increase by 0.25%pa, and Personal Loans linked to SGE Credit Union mortgage loans will increase by 0.25 %pa.

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 NSW Australia 1232 BSB Number 802 035  
 www.sgecu.com.au

Mr P A Fitzgerald

Statement (Page 1 of 2)

Statement ends 31 October 2006

P A FITZGERALD

MEMBERSHIP NO: [REDACTED]  
NO OF SHARES: 1**ACCOUNT SUMMARY****CLOSING BALANCE**

Access Account S1	\$9,606.82
Budget Savings S2	\$0.44

**SAVINGS****S1 Access Account**

- Credit Limit is \$3,000.00
- Due Date is 25 November 2006
- Interest Rate is 13.50%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00


Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$9,604.82
	31 OCT	INTEREST CREDIT		\$2.00	\$9,606.82
		Closing Balance			\$9,606.82



Statement (Page 2 of 2)

**S2 Budget Savings**

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44



**First Choice Home Loan**  
**6.49%pa\* / 7.70%pa\*\***  
for the first 12 months

**Call 1300 364 400 for details or  
log onto [www.sgecu.com.au](http://www.sgecu.com.au)**

\*Terms and conditions, fees and charges apply which are available on application, refer to Fees & Charges brochure. Rates current at time of printing. \*\*Comparison rate of 7.79% pa based on a \$200,000 loan over 25 years. Based on monthly repayments. Loan secured by mortgage. **WARNING:** This comparison rate is true only for the example given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate.

**TERM INVESTMENTS**

Effective from 21 September 2006 where funds are withdrawn from any SGE investment account prior to maturity a reduced rate of 1% interest applies.

**SAVINGS ACCOUNTS**

Effective from 28 September 06, any Savings Account becoming overdrawn a debit interest rate of 13.5% will be charged. Refer to our current Fees & Charges brochure by visiting [www.sgecu.com.au](http://www.sgecu.com.au) or calling 1300 364 400.

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BSB Number 802 035

Mr P A Fitzgerald  
[REDACTED]  
[REDACTED]

Statement (Page 1 of 2)

Statement ends 30 September 2006

**P A FITZGERALD**

**MEMBERSHIP NO:** [REDACTED]  
**NO OF SHARES:** 1

## ACCOUNT SUMMARY

## CLOSING BALANCE

Access Account S1	\$9,604.82
Budget Savings S2	\$0.44

## SAVINGS

### S1 Access Account

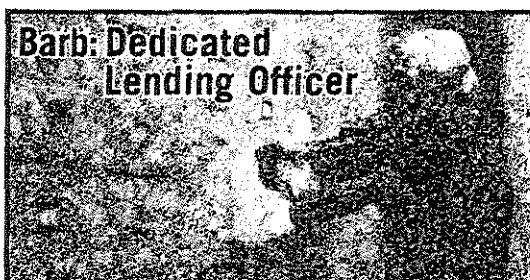
- Credit Limit is \$3,000.00
- Due Date is 25 October 2006
- Interest Rate is 13.50%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
	30 SEP	Opening Balance			\$9,602.82
		INTEREST CREDIT		\$2.00	\$9,604.82
		Closing Balance			\$9,604.82

Statement (Page 2 of 2)

**S2 Budget Savings**

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44



**First Choice Home Loan**  
**6.49%pa\* / 7.70%pa\*\***  
for the first 12 months  
**Call 1300 364 400 for details or**  
**log onto [www.sgecu.com.au](http://www.sgecu.com.au)**

\*Terms and conditions, fees and charges apply which are available on application, refer to Fees & Charges brochure. Rates current at time of printing. \*\*Comparison rate of 7.70%pa based on a \$200,000 loan over 25 years. Based on monthly repayments. Loan secured by mortgage. \*\*\*WARNING: This comparison rate is true only for the example given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate.

**TERM INVESTMENTS**

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**SAVINGS ACCOUNTS**

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DX 10232 Bond St  
BSB Number 802 035

Mr P A Fitzgerald  
[REDACTED]  
[REDACTED]

Statement (Page 1 of 2)

Statement ends 31 August 2006

P A FITZGERALD

MEMBERSHIP NO: [REDACTED]  
NO OF SHARES: 1

## ACCOUNT SUMMARY

## CLOSING BALANCE

Access Account S1	\$9,602.82
Budget Savings S2	\$0.44

## SAVINGS

### S1 Access Account

- Credit Limit is \$3,000.00
- Due Date is 25 September 2006
- Interest Rate is 13.50%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$9,600.82
	31 AUG	INTEREST CREDIT		\$2.00	\$9,602.82
		Closing Balance			\$9,602.82

Statement (Page 2 of 2)

**S2 Budget Savings**

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44

**Put your feet up and relax with an  
SGE Fixed Rate Home Loan**

Call 1300 364 400 for details  
or log onto [www.sgecu.com.au](http://www.sgecu.com.au)

**INTEREST RATE INCREASE**

Effective from 1 September 2006 any SGE Home Loan with a Standard Variable Rate will increase by 0.25% p.a.

All personal loans below 10% will increase by 0.25%p.a.

Further information relating to any of the financial products noted in your statement, including benefits, fees and charges, is available on request by contacting SGE on 1300 364 400.

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Mr P A Fitzgerald

Statement (Page 1 of 2)

Statement ends 31 July 2006

P A FITZGERALD

MEMBERSHIP NO: [REDACTED]  
NO OF SHARES: 1**ACCOUNT SUMMARY****CLOSING BALANCE**

Access Account S1	\$9,600.82
Budget Savings S2	\$0.44

**SAVINGS****S1 Access Account**

- Credit Limit is \$3,000.00
- Due Date is 25 August 2006
- Interest Rate is 13.50%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
	31 JUL	Opening Balance			\$9,598.82
		INTEREST CREDIT		\$2.00	\$9,600.82
		Closing Balance			\$9,600.82

Statement (Page 2 of 2)

**S2 Budget Savings**

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44

**Put your feet up and relax with an  
SGE Fixed Rate Home Loan**

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BSB Number 802 035

Mr P A Fitzgerald  
[REDACTED]  
[REDACTED]

Statement (Page 1 of 2)

Statement ends 30 June 2006

**P A FITZGERALD**

**MEMBERSHIP NO:** [REDACTED]  
**NO OF SHARES:** 1

## ACCOUNT SUMMARY

## CLOSING BALANCE

Access Account S1	\$9,598.82
Budget Savings S2	\$0.44

Interest paid last financial year \$24.12

## SAVINGS

### S1 Access Account

- Credit Limit is \$3,000.00
- Due Date is 25 July 2006
- Interest Rate is 13.50%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$9,596.82
	30 JUN	INTEREST CREDIT		\$2.00	\$9,598.82
		Closing Balance			\$9,598.82

Statement (Page 2 of 2)

## S2 Budget Savings

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44

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SGE Fixed Rate Home Loan**

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BSB Number 802 035

Mr P A Fitzgerald  
[REDACTED]  
[REDACTED]

Statement (Page 1 of 2)

Statement ends 31 May 2006

P A FITZGERALD

MEMBERSHIP NO: [REDACTED]  
NO OF SHARES: 1

## ACCOUNT SUMMARY

## CLOSING BALANCE

Access Account S1	\$9,596.82
Budget Savings S2	\$0.44

## SAVINGS

### S1 Access Account

- Credit Limit is \$3,000.00
- Due Date is 25 June 2006
- Interest Rate is 13.50%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00


Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$9,594.82
	31 MAY	INTEREST CREDIT		\$2.00	\$9,596.82
		Closing Balance			\$9,596.82



Statement (Page 2 of 2)

## S2 Budget Savings

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44



**First Choice Home Loan**  
**6.24%pa\***  
 Comparison Rate  
**7.45%pa\*\***

**Refer a friend to see how we STACK UP**

*Refer a Friend & Receive \$200\**

**Call 1300 364 400 for details or log onto [www.sgecu.com.au](http://www.sgecu.com.au)**

\*Terms and conditions, fees and charges apply which are available on application, refer to Fees & Charges brochure. Rates current at time of printing. \*\*Comparison rate of 7.45%pa based on a \$200,000 loan over 25 years. Based on monthly repayments. Loan secured by mortgage. \*WARNING: This comparison rate is true only for the example given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate.\* # For more information together with the terms and conditions of this promotion log onto [www.sgecu.com.au](http://www.sgecu.com.au) or call SGE Direct on 1300 364 400.

**INTEREST RATE INCREASE**

Effective from 1 June 2006 any SGE Home Loan with a Standard Variable Rate will increase by 0.25% p.a.

Further information relating to any of the financial products noted in your statement, including benefits, fees and charges, is available on request by contacting SGE on 1300 364 400.

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BSB Number 602 035

Mr P A Fitzgerald



Statement (Page 1 of 2)

Statement ends 30 April 2006

P A FITZGERALD

MEMBERSHIP NO: [REDACTED]  
NO OF SHARES: 1**ACCOUNT SUMMARY****CLOSING BALANCE**

Access Account S1	\$9,594.82
Budget Savings S2	\$0.44

**SAVINGS****S1 Access Account**

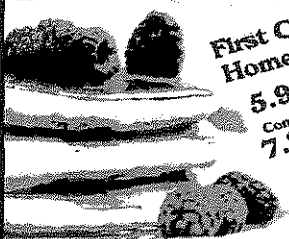
- Credit Limit is \$3,000.00
- Due Date is 25 May 2006
- Interest Rate is 13.50%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$9,592.82
	30 APR	INTEREST CREDIT		\$2.00	\$9,594.82
		Closing Balance			\$9,594.82

Statement (Page 2 of 2)

## S2 Budget Savings

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44



**First Choice Home Loan**  
5.99%pa\*  
Comparison Rate 7.20%pa\*\*

**Refer a friend to see how we STACK UP**  
Refer a Friend & Receive \$200\*  
Call 1300 364 400 for details or log onto [www.sgecu.com.au](http://www.sgecu.com.au)

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BSB Number 802 035

Mr P A Fitzgerald  
[REDACTED]  
[REDACTED]

Statement (Page 1 of 2)  
Statement ends 31 March 2006

P A FITZGERALD

MEMBERSHIP NO: [REDACTED]  
NO OF SHARES: 1

## ACCOUNT SUMMARY

## CLOSING BALANCE

Access Account S1	\$9,592.82
Budget Savings S2	\$0.44

## SAVINGS

### S1 Access Account


- Credit Limit is \$3,000.00
- Due Date is 25 April 2006
- Interest Rate is 13.50%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$9,590.82
	31 MAR	INTEREST CREDIT		\$2.00	\$9,592.82
		Closing Balance			\$9,592.82

Statement (Page 2 of 2)

## S2 Budget Savings

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44



**First Choice Home Loan**  
**5.99%pa\***  
 Comparison Rate  
**7.20%pa\*\***

**Refer a friend to see how we STACK UP**  
*Refer a Friend & Receive \$200\**  
 Call 1300 364 400 for details or log onto [www.sgecu.com.au](http://www.sgecu.com.au)

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BSB Number 802 035

Mr P A Fitzgerald  
[REDACTED]  
[REDACTED]

Statement (Page 1 of 2)  
Statement ends 28 February 2006

P A FITZGERALD

MEMBERSHIP NO: [REDACTED]  
NO OF SHARES: 1

## ACCOUNT SUMMARY

## CLOSING BALANCE

Access Account S1	\$9,590.82
Budget Savings S2	\$0.44

## SAVINGS

### S1 Access Account

- Credit Limit is \$3,000.00
- Due Date is 25 March 2006
- Interest Rate is 13.50%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$9,588.82
	28 FEB	INTEREST CREDIT		\$2.00	\$9,590.82
		Closing Balance			\$9,590.82

Statement (Page 2 of 2)

## S2 Budget Savings

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44



## BE SWITCHED ON...

WITH AN SGE HOME LOAN

# & GET \$1000 CASH BACK!

Call 1300 364 400 for details or log onto [www.sgecu.com.au](http://www.sgecu.com.au)

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BSB Number 602 035

Mr P A Fitzgerald  
[REDACTED]  
[REDACTED]

Statement (Page 1 of 2)  
Statement ends 31 January 2006

P A FITZGERALD

MEMBERSHIP NO: [REDACTED]  
NO OF SHARES: 1

## ACCOUNT SUMMARY

## CLOSING BALANCE

Access Account S1	\$9,588.82
Budget Savings S2	\$0.44

## SAVINGS

### S1 Access Account

- Credit Limit is \$3,000.00
- Due Date is 25 February 2006
- Interest Rate is 13.50%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$9,586.82
	31 JAN	INTEREST CREDIT		\$2.00	\$9,588.82
		Closing Balance			\$9,588.82

Statement (Page 2 of 2)

## S2 Budget Savings

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44



## BE SWITCHED ON...

WITH AN SGE HOME LOAN

### & GET **\$1000** CASH BACK!

Call 1300 364 400 for details or log onto [www.sgecu.com.au](http://www.sgecu.com.au)

\*Terms and conditions, fees and charges apply which are available on application, refer to Fees & Charges brochure. Rates current at time of printing. \*\*Comparison rate of 7.20%pa based on a \$200,000 loan over 25 years. Based on monthly repayments. Loan secured by mortgage. \*WARNING: This comparison rate is true only for the example given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate.



Further information relating to any of the financial products noted in your statement, including benefits, fees and charges, is available on request by contacting SGE on 1300 364 400.

Please check all entries and promptly advise us of any errors or potential unauthorised transactions. Concerns or complaints, please contact SGE's Internal Dispute Resolution Officer on 1300 364 400 or read our Financial Services Guide (FSG) brochure, available at any our offices.

This statement should be retained for taxation purposes. Signed - Rosanna Mortimer.  
AFS Licence number 238311



SGE Credit Union Limited  
ABN 720 876 506 37  
230 Clarence Street Sydney  
PO Box A253 Sydney South  
NSW Australia 1232  
www.sgecu.com.au

Phone 1300 361 400  
Fax (02) 9267 3876  
Email Sge@sgecu.com.au  
DX 10232 Bond St  
BSB Number 802 035

Mr P A Fitzgerald  
[REDACTED]  
[REDACTED]

Statement (Page 1 of 2)

Statement ends 31 December 2005

**P A FITZGERALD**

**MEMBERSHIP NO:** [REDACTED]  
**NO OF SHARES: 1**

## ACCOUNT SUMMARY

## CLOSING BALANCE

Access Account S1	\$9,586.82
Budget Savings S2	\$0.44

## SAVINGS

### S1 Access Account

- Credit Limit is \$3,000.00
- Due Date is 25 January 2006
- Interest Rate is 13.50%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$9,584.82
	31 DEC	INTEREST CREDIT		\$2.00	\$9,586.82
		Closing Balance			\$9,586.82



Statement (Page 2 of 2)

## S2 Budget Savings

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44



## BE SWITCHED ON...

WITH AN SGE HOME LOAN

# & GET \$1000 CASH BACK!

Call 1300 364 400 for details or log onto [www.sgecu.com.au](http://www.sgecu.com.au)

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BSB Number 802 035

Mr P A Fitzgerald  
[REDACTED]  
[REDACTED]

Statement (Page 1 of 2)

Statement ends 30 November 2005

**P A FITZGERALD**

**MEMBERSHIP NO:** [REDACTED]  
**NO OF SHARES: 1**

## ACCOUNT SUMMARY

## CLOSING BALANCE

Access Account S1	\$9,584.82
Budget Savings S2	\$0.44

## SAVINGS

### S1 Access Account

- Credit Limit is \$3,000.00
- Due Date is 25 December 2005
- Interest Rate is 13.50%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$9,732.82
	5 NOV	VISA-AUSTRALIAN LABOR PAR HAYMARKET #4434280000114922	\$150.00		\$9,582.82
	30 NOV	INTEREST CREDIT		\$2.00	\$9,584.82
		Closing Balance			\$9,584.82

Statement (Page 2 of 2)

**S2 Budget Savings**

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44

**Do you receive your Christmas pay in advance?**

Please be aware that SGE's Payroll Deduction System will only make one payment to your various Savings and Loan accounts when you are paid in advance over the Christmas holidays. The balance of your funds will be automatically deposited into your S1 account.

To ensure that your loan repayments are paid over the Christmas period you can transfer funds from your S1 account to your loan accounts by calling SGE's 24 Hour Moneyline on **1300 364 400** or by logging onto **www.sgecu.com.au** and taking advantage of our internet banking service. Feel free to speak to one of our friendly staff about transferring funds and ensuring that your loan repayments are made on time by calling **1300 364 400**.

**www.sgecu.com.au ~ 1300 364 400**



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AFS Licence number 238311



SCE Credit Union Limited  
ABN 720 875 505 37  
230 Clarence Street Sydney  
PO Box A253 Sydney South  
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www.sgecu.com.au

Phone 1300 361 400  
Fax (02) 9267 3876  
Email Sgc@sgecu.com.au  
DX 10232 Bond St  
BSB Number 802 035

Mr P A Fitzgerald  
[REDACTED]  
[REDACTED]

Statement (Page 1 of 2)

Statement ends 31 October 2005

P A FITZGERALD

MEMBERSHIP NO: [REDACTED]  
NO OF SHARES: 1

## ACCOUNT SUMMARY

## CLOSING BALANCE

Access Account S1	\$9,732.82
Budget Savings S2	\$0.44

## SAVINGS

### S1 Access Account

- Credit Limit is \$3,000.00
- Due Date is 25 November 2005
- Interest Rate is 13.50%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
	31 OCT	Opening Balance			\$9,730.79
		INTEREST CREDIT		\$2.03	\$9,732.82
		Closing Balance			\$9,732.82

Statement (Page 2 of 2)

## S2 Budget Savings

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44

### WIN AN ANTARCTIC HOLIDAY!



Enter now and you could win an amazing holiday for two people to Antarctica with Aurora Expeditions valued at over \$25,000.\*

Entering is easy! Simply fill out the entry form, available at SGE Credit Union or enter online at [www.cuday.com.au](http://www.cuday.com.au).

\*Terms and conditions apply. For full terms and conditions visit [www.cuday.com.au](http://www.cuday.com.au) or ask for a leaflet from an SGE Service Centre.

**[www.sgecu.com.au](http://www.sgecu.com.au) ~ 1300 364 400**

### First Choice Home Loan

**5.99%pa\* / 7.20%pa\*\***  
for the first 12 months

\*Terms and conditions, fees and charges apply which are available on application, refer to Fees & Charges brochure. Rates current at time of printing. \*\*Comparison rate of 7.20%pa based on a \$700,000 loan over 25 years. Based on monthly repayments, loan secured by mortgage. 100% LVR. This comparison rate is true only for the example given and may not include all fees and charges. Different terms, fees or other factors may result in a different comparison rate.

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BSB Number 802 035

Mr P A Fitzgerald  
[REDACTED]  
[REDACTED]

Statement (Page 1 of 2)

Statement ends 30 September 2005

P A FITZGERALD

MEMBERSHIP NO: [REDACTED]  
NO OF SHARES: 1

## ACCOUNT SUMMARY

## CLOSING BALANCE

Access Account S1	\$9,730.79
Budget Savings S2	\$0.44

## SAVINGS

### S1 Access Account

- Credit Limit is \$3,000.00
- Due Date is 25 October 2005
- Interest Rate is 13.50%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$9,728.76
	30 SEP	INTEREST CREDIT		\$2.03	\$9,730.79
		Closing Balance			\$9,730.79

Statement (Page 2 of 2)

## S2 Budget Savings

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44

### WIN AN ANTARCTIC HOLIDAY!



Enter now and you could win an amazing holiday for two people to Antarctica with Aurora Expeditions valued at over \$25,000.\*

Entering is easy! Simply fill out the entry form, available at SGE Credit Union or enter online at [www.cuday.com.au](http://www.cuday.com.au).

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**[www.sgecu.com.au](http://www.sgecu.com.au) ~ 1300 364 400**

### First Choice Home Loan

**5.99%pa\* / 7.20%pa\*\***  
for the first 12 months

\*Terms and conditions, fees and charges apply/which are available on application, refer to Fees & Charges brochure. Rates depend on type of lending. \*\*Comparison rate of 7.20%pa based on a \$200,000 loan over 25 years. Based on monthly repayments. Cash secured mortgages. Warning: This comparison rate is true only for the example given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate.

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BSB Number 602 035

Mr P A Fitzgerald  
[REDACTED]  
[REDACTED]

Statement (Page 1 of 2)

Statement ends 31 August 2005

P A FITZGERALD

MEMBERSHIP NO: [REDACTED]  
NO OF SHARES: 1

## ACCOUNT SUMMARY

## CLOSING BALANCE

Access Account S1	\$9,728.76
Budget Savings S2	\$0.44

## SAVINGS

### S1 Access Account

- Credit Limit is \$3,000.00
- Due Date is 25 September 2005
- Interest Rate is 13.50%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$9,726.73
	31 AUG	INTEREST CREDIT		\$2.03	\$9,728.76
		Closing Balance			\$9,728.76

Statement (Page 2 of 2)

## S2 Budget Savings

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44

[illegible]

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BSB Number 802 035

Mr P A Fitzgerald  
[REDACTED]  
[REDACTED]

Statement (Page 1 of 3)

Statement ends 31 July 2005

**P A FITZGERALD**

**MEMBERSHIP NO:** [REDACTED]  
**NO OF SHARES: 1**

## ACCOUNT SUMMARY

## CLOSING BALANCE

Access Account S1	\$9,726.73
Budget Savings S2	\$0.44

## SAVINGS

### S1 Access Account

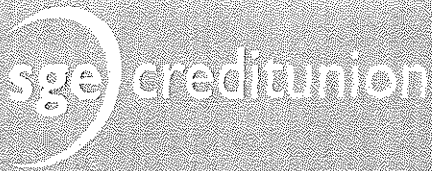
- Credit Limit is \$3,000.00      ▪ Due Date is 25 August 2005      ▪ Interest Rate is 13.50%
- Past Amount Due \$0.00      ▪ Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
	1 JUL	Opening Balance			\$12,683.90
		VISA-AMERICAN AIRLI/600 WORLD	\$268.20		\$12,415.70
		LOS ANGELES US			
		FRGN AMT-20000			
		#4434280000114922			
3 JUL	4 JUL	VISA-ROCHESTER BIG & TALL #8	\$35.21		\$12,380.49
		BEVERLY HILLSUS			
		FRGN AMT-2598			
		#4434280000114922			
3 JUL	4 JUL	VISA-HUNTINGTON SURF/SPORT1	\$338.67		\$12,041.82
		HUNTINGTON US			
		FRGN AMT-24987			
		#4434280000114922			
3 JUL	4 JUL	VISA-MACY'S WEST #066	\$111.51		\$11,930.31
		LOS ANGELES US			
		FRGN AMT-8227			
		#4434280000114922			



Statement (Page 2 of 3)

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
3 JUL	4 JUL	VISA-MACY*S WEST #066 LOS ANGELES US FRGN AMT-9580 #4434280000114922	\$129.85		\$11,800.46
3 JUL	4 JUL	VISA-MACY*S WEST #066 LOS ANGELES US FRGN AMT-14451 #4434280000114922	\$195.87		\$11,604.59
	4 JUL	VISA-P.F. CHANG'S #4700 LOS ANGELES US FRGN AMT-7522 #4434280000114922	\$101.95		\$11,502.64
	4 JUL	VISA-ROCHESTER BIG & TALL #8 BEVERLY HILLSUS FRGN AMT-50254 #4434280000114922	\$681.14		\$10,821.50
	5 JUL	VISA-GLADSTONE S 4 FISH PACIFIC PALISUS FRGN AMT-7804 #4434280000114922	\$105.77		\$10,715.73
	5 JUL	VISA-ABUNDANCE LLC SHERMAN OAKS US FRGN AMT-49687 #4434280000114922	\$673.46		\$10,042.27
	6 JUL	VISA-ROB MAY/MEIER & FRANK #11 LOS ANGELES US FRGN AMT-5737 #4434280000114922	\$78.01		\$9,964.26
	7 JUL	VISA-REGENT BEVERLY HILLS F/B BEVERLY HILLSUS FRGN AMT-2998 #4434280000114922	\$41.30		\$9,922.96
	9 JUL	VISA-DUTY FREE WORLD UAL 1800 668 618 US FRGN AMT-9000 #4434280000114922	\$124.24		\$9,798.72
	9 JUL	VISA-DUTY FREE WORLD UAL 1800 668 618 US FRGN AMT-5000 #4434280000114922	\$69.02		\$9,729.70
	31 JUL	INTEREST CREDIT		\$2.03	\$9,731.73
	31 JUL	O/S VISA CASH ADV FEE	\$5.00		\$9,726.73
		Closing Balance			\$9,726.73



Statement (Page 3 of 3)

## S2 Budget Savings

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44



**no strings attached**

[www.sgecu.com.au](http://www.sgecu.com.au)

**1300 364 400**

**First Choice Home Loan**

**5.99%pa\* / 7.20%pa\*\***

*for the first 12 months*

\*Home loan conditions, fees and charges apply and are available on application. Refer to the First Choice Mortgage. \*\*Based on a 10% deposit. For example, a \$200,000 loan at 7.20% pa based on \$200,000 loan over 25 years. Based on monthly payments. Loan secured by mortgage. WARNING: This comparison rate is true only for the example given and may not include all fees and charges. Different terms, fees or other loan conditions may result in a different comparison rate.

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AFS Licence number 238311





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DX 16232 Bond St  
BSB Number 802 035

Mr P A Fitzgerald  
[REDACTED]

Statement (Page 1 of 4)

Statement ends 30 June 2005

**P A FITZGERALD**

**MEMBERSHIP NO:** [REDACTED]  
**NO OF SHARES: 1**

## ACCOUNT SUMMARY

## CLOSING BALANCE

Access Account S1	\$12,683.90
Budget Savings S2	\$0.44

Interest paid last financial year \$2.80

## SAVINGS

### S1 Access Account

- Credit Limit is \$3,000.00      ▪ Due Date is 25 July 2005      ▪ Interest Rate is 13.50%
- Past Amount Due \$0.00      ▪ Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$18,174.33
	1 JUN	VISA-PANORAMIC BERGAMO IT FRGN AMT-13700 #4434280000114922	\$230.62		\$17,943.71
	3 JUN	VISA-BANCA DI ROMA ROMA IT FRGN AMT-35000 #4434280000114922	\$583.31		\$17,360.40
13 JUN	14 JUN	VISA-ING BANK DAMRAK 80 AMSTERDAM NL FRGN AMT-30000 #4434280000114922	\$487.42		\$16,872.98

Statement (Page 2 of 4)

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
	15 JUN	VISA-HOTEL INTEL AMSTERDAM CE AMSTERDAM NL FRGN AMT-3565 #4434280000114922	\$57.76		\$16,815.22
	16 JUN	VISA-ABN AMRO Bank AMSTERDAM NL FRGN AMT-25000 #4434280000114922	\$402.07		\$16,413.15
19 JUN	20 JUN	VISA-UNIVERSAL CAR RENTAL SANTORINI GR FRGN AMT-4900 #4434280000114922	\$78.73		\$16,334.42
19 JUN	20 JUN	VISA-UNIVERSAL CAR RENTAL SANTORINI GR FRGN AMT-4900 #4434280000114922	\$78.73		\$16,255.69
19 JUN	20 JUN	VISA-KALIPSO THIRA GR FRGN AMT-5270 #4434280000114922	\$84.68		\$16,171.01
19 JUN	20 JUN	VISA-KALIPSO THIRA GR FRGN AMT-1300 #4434280000114922	\$20.89		\$16,150.12
19 JUN	20 JUN	AERODROMIO SPATON -2 ATHENS GR FRGN AMT-0 #4434280000114922			
	20 JUN	AERODROMIO SPATON -2#577824			
	22 JUN	VISA-AERODROMIO SPATON -2 ATHENS GR FRGN AMT-30000 #4434280000114922	\$479.58		\$15,670.54
	22 JUN	VISA-GALLERIA THIRA GR FRGN AMT-4000 #4434280000114922	\$63.94		\$15,606.60
	23 JUN	VISA-BETINIS EMMANOUIL THIRA GR FRGN AMT-7200 #4434280000114922	\$114.69		\$15,491.91
	23 JUN	VISA-NATIONAL BANK OF GREECE SANTORINI GR FRGN AMT-30000 #4434280000114922	\$477.88		\$15,014.03
	24 JUN	VISA-MONTE DEI PASCHI DI SIENA POSITANO IT FRGN AMT-25000 #4434280000114922	\$397.69		\$14,616.34





Statement (Page 3 of 4)

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
	24 JUN	VISA-BAR GROTTA AZZURRA CAPRI IT FRGN AMT-2750 #4434280000114922	\$43.75		\$14,572.59
26 JUN	27 JUN	VISA-BNL ATM 424621 - AGENZ TAORMINA IT FRGN AMT-25000 #4434280000114922	\$401.30		\$14,171.29
	29 JUN	VISA-SANPAOLO BANCO DI NAPOLI POTENZA IT FRGN AMT-32000 #4434280000114922	\$516.42		\$13,654.87
	29 JUN	VISA-HOTEL GRANDE ALBERGO POTENZA IT FRGN AMT-13490 #4434280000114922	\$217.70		\$13,437.17
	30 JUN	VISA-MAX MAN VESTE L'UOMO PESCARA IT FRGN AMT-22700 #4434280000114922	\$366.10		\$13,071.07
	30 JUN	VISA-ESPLANADE SPA PESCARA IT FRGN AMT-21700 #4434280000114922	\$349.97		\$12,721.10
	30 JUN	INTEREST CREDIT		\$2.80	\$12,723.90
	30 JUN	O/S VISA CASH ADV FEE	\$40.00		\$12,683.90
		Closing Balance			\$12,683.90

**S2 Budget Savings**

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44

Statement (Page 4 of 4)



**no strings attached**

**www.sgecu.com.au**

**1300 364 400**

**First Choice Home Loan**

**5.99%pa\* / 7.20%pa\*\***

for the first 12 months

\*Variable rate based on the Prime rate plus 0.50% per annum. \*\*Fixed rate based on the Prime rate plus 1.70% per annum. Both rates are subject to change without notice. The above rates are for information only and do not constitute an offer of a loan. For more information, please contact your SGE Credit Union branch or call 1300 364 400.

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BSB Number 802 035

Mr P A Fitzgerald

Statement (Page 1 of 4)

Statement ends 31 May 2005

P A FITZGERALD

MEMBERSHIP NO: [REDACTED]  
NO OF SHARES: 1**ACCOUNT SUMMARY****CLOSING BALANCE**

Access Account S1	\$18,174.33
Budget Savings S2	\$0.44

**SAVINGS****S1 Access Account**

- Credit Limit is \$3,000.00
- Due Date is 25 June 2005
- Interest Rate is 13.50%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$460.88
	5 MAY	ATMWDL-FOYER 230 CLARENC#008509	\$50.00		\$410.88
	5 MAY	CHEQUE DEPOSIT 1 CHQ		\$10,000.00	\$10,410.88
	10 MAY	CHEQUE DEPOSIT 2 CHQS		\$11,592.22	\$22,003.10
	16 MAY	VISA-PORTLAND FOOD & WINE LONDON GB FRGN AMT-1446 #4434280000114922	\$35.89		\$21,967.21
	17 MAY	VISA-HARRODS KNIGHTSBRIDGE LONDON GB FRGN AMT-18301 #4434280000114922	\$183.01		\$21,784.20
	18 MAY	VISA-LLOYDS KNIGHTSBRIDGE SW3 LONDON GB FRGN AMT-20000 #4434280000114922	\$496.04		\$21,288.16

Statement (Page 2 of 4)

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
	21 MAY	VISA-SOCIETE GENERALE3709651 37CHATEAU CHEFR FRGN AMT-25000 #4434280000114922	\$425.37		\$20,862.79
22 MAY	23 MAY	VISA-NOVOTEL BORDEAUX3125490 33BORDEAUX FR FRGN AMT-1900 #4434280000114922	\$32.26		\$20,830.53
22 MAY	23 MAY	VISA-NOVOTEL BORDEAUX3125490 33BORDEAUX FR FRGN AMT-4600 #4434280000114922	\$78.10		\$20,752.43
	23 MAY	VISA-ATM 3633 SANTANDER CENT00 CASTILLEJO DEES FRGN AMT-30000 #4434280000114922	\$509.39		\$20,243.04
	24 MAY	VISA-HOTEL LA GROTT 65LOURDES FR FRGN AMT-2160 #4434280000114922	\$36.68		\$20,206.36
	26 MAY	VISA-MESTRE PIEL S.A. 44 BARCELONA ES FRGN AMT-14100 #4434280000114922	\$237.66		\$19,968.70
	26 MAY	VISA-ATM 0002 B. POPULAR ESP00 BARCELONA ES FRGN AMT-30000 #4434280000114922	\$505.67		\$19,463.03
	26 MAY	VISA-NH HOTEL ALCALA MADRID ES FRGN AMT-4397 #4434280000114922	\$43.97		\$19,419.06
29 MAY	30 MAY	VISA-NICE PLACE MASSENA C 06NICE FR FRGN AMT-30000 #4434280000114922	\$505.02		\$18,914.04
	30 MAY	VISA-HOTEL BEAURIVAGE3608975 06NICE FR FRGN AMT-5540 #4434280000114922	\$93.26		\$18,820.78
	31 MAY	VISA-LE GRAND BLEU 7233314 06NICE FR FRGN AMT-11500 #4434280000114922	\$193.60		\$18,627.18
	31 MAY	VISA-13703127UNIPOL BANCA ATM IT FRGN AMT-25000 #4434280000114922	\$420.85		\$18,206.33



Statement (Page 3 of 4)

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
	31 MAY	O/S VISA CASH ADV FEE	\$30.00		\$18,176.33
	31 MAY	SERVICE CHARGE	\$2.00		\$18,174.33
		Closing Balance			\$18,174.33

**S2 Budget Savings**

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44

**REDI 2 WIN**

a Ford Fiesta or a Sony Ericsson mobile phone? Simply make a cash withdrawal, between 30 May and 31 July 2005, at any Rediteller ATM using your Redicard or SGE Visa Card. Good luck!

For more information talk to  
SGE Credit Union on 1300 364 400,  
or visit [www.sgecu.com.au](http://www.sgecu.com.au) for terms and conditions





Statement (Page 4 of 4)

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Please check all entries and promptly advise us of any errors or potential unauthorised transactions.  
Concerns or complaints, please contact SGEs Internal Dispute Resolution Officer on 1300 364 400 or read our  
Financial Services Guide (FSG) brochure, available at any our offices.

This statement should be retained for taxation purposes. Signed - Brian Bennett.  
AFS Licence number 238311



SGE Credit Union Limited  
ABN 720 876 506 37  
230 Clarence Street Sydney  
PO Box A253 Sydney South  
NSW Australia 1232  
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Phone 1300 364 400  
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Email Sge@sgecu.com.au  
DX 10232 Bond St  
BSB Number 802 035

Mr P A Fitzgerald  
[REDACTED]  
[REDACTED]

Statement (Page 1 of 2)

Statement ends 30 April 2005

P A FITZGERALD

MEMBERSHIP NO: [REDACTED]  
NO OF SHARES: 1

## ACCOUNT SUMMARY

## CLOSING BALANCE

Access Account S1	\$460.88
Budget Savings S2	\$0.44

## SAVINGS

### S1 Access Account


- Credit Limit is \$3,000.00
- Due Date is 25 May 2005
- Interest Rate is 13.50%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$462.88
	30 APR	SERVICE CHARGE	\$2.00		\$460.88
		Closing Balance			\$460.88

Statement (Page 2 of 2)


**S2 Budget Savings**

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44



Over the next two months BPAY® is giving away \$10,000 every three weeks and every bill you pay is another chance to win. All you have to do is use your credit union account to pay a bill with BPAY before 2 July 2005 and you could win your favourite thing.

For information talk to SGE Credit Union on 1300 364 400, and for terms and condition please visit [www.bpay.com/win](http://www.bpay.com/win)



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BSB Number 802 035

Mr P A Fitzgerald

Statement (Page 1 of 2)

Statement ends 31 March 2005

P A FITZGERALD

MEMBERSHIP NO: [REDACTED]  
NO OF SHARES: 1**ACCOUNT SUMMARY****CLOSING BALANCE**

Access Account S1	\$462.88
Budget Savings S2	\$0.44

**SAVINGS****S1 Access Account**

- Credit Limit is \$3,000.00      ▪ Due Date is 25 April 2005      ▪ Interest Rate is 13.50%
- Past Amount Due \$0.00      ▪ Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$504.88
	5 MAR	VISA-AUST LABOR PARTY SYDNEY #4434280000114922	\$20.00		\$484.88
	5 MAR	VISA-AUST LABOR PARTY SYDNEY #4434280000114922	\$20.00		\$464.88
	31 MAR	SERVICE CHARGE	\$2.00		\$462.88
		Closing Balance			\$462.88

Statement (Page 2 of 2)

## S2 Budget Savings

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44

**INTEREST RATE INCREASE**

Interest rate for existing mortgages and personal loans under 10% will increase by 0.25% on the 1<sup>st</sup> of May 2005.

SGE will advise in writing of changes to your loan.



**The First Choice Home Loan**  
is a different kind of banking!

**5.99%pa\* / 7.20%pa\*\***  
for the first 12 months

- ✓ No Transaction Fees\*
- ✓ No monthly account keeping fees



[www.sgecu.com.au](http://www.sgecu.com.au)

**1300 364 400**

\*Terms and conditions, fees and charges apply which are available on application, refer to Fees & Charges brochure. Rates current at time of printing. \*\*Comparison rate of 7.20%pa based on a \$200,000 loan over 25 years. Based on monthly repayments. Loan secured by mortgage.

**IMPORTANT NOTICE**

From 1 April 2005, we have changed the Visa Debit Card Conditions of Use: A copy of Conditions of Use is available from any of our branches at SGE Credit Union or by phoning us on 1300 364 400.

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BSB Number 802 035

Mr P A Fitzgerald  
[REDACTED]  
[REDACTED]

Statement (Page 1 of 2)  
Statement ends 28 February 2005

P A FITZGERALD

MEMBERSHIP NO: [REDACTED]  
NO OF SHARES: 1

## ACCOUNT SUMMARY

## CLOSING BALANCE

Access Account S1	\$504.88
Budget Savings S2	\$0.44

## SAVINGS

### S1 Access Account


- Credit Limit is \$3,000.00
- Due Date is 25 March 2005
- Interest Rate is 13.50%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$506.88
	28 FEB	SERVICE CHARGE	\$2.00		\$504.88
		Closing Balance			\$504.88

Statement (Page 2 of 2)

**S2 Budget Savings**

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44

<p><b>First Choice Home Loan</b></p> <p><b>5.87%pa* / 6.98%pa**</b> for the first 12 months</p> <p>✓ No Transaction Fees* ✓ No monthly account keeping fees</p>		<p><b>www.sgecu.com.au</b></p> <p><b>1300 364 400</b></p> <p><small>*Terms and conditions, fees and charges apply which are available on application, refer to Fees &amp; Charges brochure. Rates current at time of printing. **Comparison rate of 6.98%pa based on a \$200,000 loan over 25 years. Based on monthly repayments. Loan secured by mortgage.</small></p>
---	---	---

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DX 10232 Bond St  
BSB Number 602 035

Mr P A Fitzgerald  
[REDACTED]  
[REDACTED]

Statement (Page 1 of 2)

Statement ends 31 January 2005

**P A FITZGERALD**

**MEMBERSHIP NO:** [REDACTED]  
**NO OF SHARES:** 1

### ACCOUNT SUMMARY

### CLOSING BALANCE

Access Account S1	\$506.88
Budget Savings S2	\$0.44

### SAVINGS

#### S1 Access Account


- Credit Limit is \$3,000.00      ▪ Due Date is 25 February 2005      ▪ Interest Rate is 13.50%
- Past Amount Due \$0.00      ▪ Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$724.06
	6 JAN	VISA-QANTAS	\$134.18		\$589.88
		MASCOT #4434280000114922			
9 JAN	10 JAN	VISA-VIRGIN BLUE	\$81.00		\$508.88
		SPRING HILL #4434280000114922			
	31 JAN	SERVICE CHARGE	\$2.00		\$506.88
		Closing Balance			\$506.88

Statement (Page 2 of 2)

## S2 Budget Savings

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44

<p><b>First Choice Home Loan</b></p> <p><b>5.87%pa* / 6.98%pa**</b> for the first 12 months</p> <p>✓ No Transaction Fees*</p> <p>✓ No monthly account keeping fees</p>		<p><b>www.sgecu.com.au</b></p> <p><b>1300 364 400</b></p> <p><small>*Terms and conditions, fees and charges apply which are available on application, refer to Fees &amp; Charges brochure. Rates current at time of printing. **Comparison rate of 6.98%pa based on a \$200,000 loan over 25 years. Based on monthly repayments. Loan secured by mortgage.</small></p>
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BSB Number 802 035

Mr P A Fitzgerald  
[REDACTED]  
[REDACTED]

Statement (Page 1 of 2)  
Statement ends 31 December 2004

P A FITZGERALD

MEMBERSHIP NO: [REDACTED]  
NO OF SHARES: 1

## ACCOUNT SUMMARY

## CLOSING BALANCE

Access Account S1	\$724.06
Budget Savings S2	\$0.44

## SAVINGS

### S1 Access Account

- Credit Limit is \$3,000.00      ▪ Due Date is 25 January 2005      ▪ Interest Rate is 13.50%
- Past Amount Due \$0.00      ▪ Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$726.06
	31 DEC	SERVICE CHARGE	\$2.00		\$724.06
		Closing Balance			\$724.06



Statement (Page 2 of 2)

## S2 Budget Savings

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44

## First Choice Home Loan

**5.87%pa\* / 6.98%pa\*\***  
for the first 12 months

- ✓ No Transaction Fees\*
- ✓ No monthly account keeping fees



[www.sgecu.com.au](http://www.sgecu.com.au)

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 www.sgecu.com.au

Mr P A Fitzgerald

Statement (Page 1 of 2)

Statement ends 30 November 2004

P A FITZGERALD

MEMBERSHIP NO: [REDACTED]  
NO OF SHARES: 1**ACCOUNT SUMMARY****CLOSING BALANCE**

Access Account S1	\$726.06
Budget Savings S2	\$0.44

**SAVINGS****S1 Access Account**


- Credit Limit is \$3,000.00
- Due Date is 25 December 2004
- Interest Rate is 13.50%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$757.06
14 NOV	15 NOV	VISA-CTT TRIBUNAL	\$29.00		\$728.06
		SYDNEY #4434280000114922			
	30 NOV	SERVICE CHARGE	\$2.00		\$726.06
		Closing Balance			\$726.06

Statement (Page 2 of 2)

**S2 Budget Savings**

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44



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**5.87%pa\* / 6.98%pa\*\***  
for the first 12 months

**providing solutions, not just products**

Getting Started Solution - Financial Freedom Solution - Golden Years Solution

✓ **\$0 Home Loan Application Fee**  
until 31 December 04

✓ **No Transaction Fees\***

\*Terms and conditions, fees and charges apply which are available on application, refer to Fees & Charges brochure. Rates current at time of printing. \*\*Comparison rate of 6.98%pa based on a \$200,000 loan over 25 years. Based on monthly repayments. Loan secured by mortgage. A Product Disclosure Statement (PDS) is available at our offices/ branches. We will give you a PDS on application which you should read and consider in deciding whether to use any product.

**www.sgecu.com.au**  
**1300 364 400**

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 PO Box A253 Sydney South DX 10232 Bond St  
 NSW Australia 1232 BSB Number 602 035  
 www.sgecu.com.au

Mr P A Fitzgerald

Statement (Page 1 of 2)

Statement ends 31 October 2004

P A FITZGERALD

MEMBERSHIP NO: [REDACTED]  
NO OF SHARES: 1**ACCOUNT SUMMARY****CLOSING BALANCE**

Access Account S1	\$757.06
Budget Savings S2	\$0.44

**SAVINGS****S1 Access Account**

- Credit Limit is \$3,000.00      ▪ Due Date is 25 November 2004      ▪ Interest Rate is 13.50%
- Past Amount Due \$0.00      ▪ Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$1,093.24
	1 OCT	VISA-ENERGY AUST PHONEPAY SYDNEY #4434280000114922	\$184.18		\$909.06
10 OCT	11 OCT	VISA-AUST LABOR PARTY SYDNEY #4434280000114922	\$150.00		\$759.06
	31 OCT	SERVICE CHARGE	\$2.00		\$757.06
		Closing Balance			\$757.06

Statement (Page 2 of 2)

## S2 Budget Savings

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44



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for the first 12 months

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until 31 December 04

✓ **No Transaction Fees\***

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BSB Number 802 035

Mr P A Fitzgerald  
[REDACTED]  
[REDACTED]

Statement (Page 1 of 2)  
Statement ends 30 September 2004

P A FITZGERALD

MEMBERSHIP NO: [REDACTED]  
NO OF SHARES: 1

## ACCOUNT SUMMARY

## CLOSING BALANCE

Access Account S1	\$1,093.24
Budget Savings S2	\$0.44

## SAVINGS

### S1 Access Account

- Credit Limit is \$3,000.00      ▪ Due Date is 25 October 2004      ▪ Interest Rate is 13.50%
- Past Amount Due \$0.00      ▪ Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$1,321.24
	3 SEP	VISA-DE LA SALLE COLLEGE ASHFIELD #4434280000114922	\$210.00		\$1,111.24
	24 SEP	VISA-UAC HOMEBUSH BAY #4434280000114922	\$16.00		\$1,095.24
	30 SEP	SERVICE CHARGE Closing Balance	\$2.00		\$1,093.24 \$1,093.24

Statement (Page 2 of 2)

**S2 Budget Savings**

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44



**First Choice Home Loan**

**5.87%pa\* / 6.98%pa\*\***  
for the first 12 months

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✓ **\$0 Home Loan Application Fee**  
until 31 December 04

✓ **No Transaction Fees\***

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BSB Number 802 835

Mr P A Fitzgerald  
[REDACTED]  
[REDACTED]

Statement (Page 1 of 2)

Statement ends 31 August 2004

**P A FITZGERALD**

**MEMBERSHIP NO:** [REDACTED]  
**NO OF SHARES: 1**

## ACCOUNT SUMMARY

## CLOSING BALANCE

Access Account S1	\$1,321.24
Budget Savings S2	\$0.44

## SAVINGS

### S1 Access Account

- Credit Limit is \$3,000.00
- Due Date is 25 September 2004
- Interest Rate is 13.50%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$1,323.24
	31 AUG	SERVICE CHARGE	\$2.00		\$1,321.24
		Closing Balance			\$1,321.24

Statement (Page 2 of 2)

**S2 Budget Savings**

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44



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work for you

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Mr P A Fitzgerald  
[REDACTED]  
[REDACTED]

Statement (Page 1 of 2)

Statement ends 31 July 2004

**P A FITZGERALD**

**MEMBERSHIP NO:** [REDACTED]  
**NO OF SHARES: 1**

## ACCOUNT SUMMARY

## CLOSING BALANCE

Access Account S1	\$1,323.24
Budget Savings S2	\$0.44

## SAVINGS

### S1 Access Account

- Credit Limit is \$3,000.00
- Due Date is 25 August 2004
- Interest Rate is 13.50%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$1,538.18
	17 JUL	VISA-AUSSIE SCHOOL PHOTOS BEACONSFIELD #4434280000114922	\$28.00		\$1,510.18
25 JUL	26 JUL	VISA-AGL RETAIL ENERGY NORTH SYDNEY #4434280000114922	\$184.94		\$1,325.24
	31 JUL	SERVICE CHARGE	\$2.00		\$1,323.24
		Closing Balance			\$1,323.24



Statement (Page 2 of 2)

**S2 Budget Savings**

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44

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BSB Number 802 035

Mr P A Fitzgerald  
[REDACTED]  
[REDACTED]

Statement (Page 1 of 2)

Statement ends 30 June 2004

P A FITZGERALD

MEMBERSHIP NO: [REDACTED]  
NO OF SHARES: 1

## ACCOUNT SUMMARY

## CLOSING BALANCE

Access Account S1	\$1,538.18
Budget Savings S2	\$0.44

## SAVINGS

### S1 Access Account

- Credit Limit is \$3,000.00
- Due Date is 25 July 2004
- Interest Rate is 13.50%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$1,540.18
	30 JUN	SERVICE CHARGE	\$2.00		\$1,538.18
		Closing Balance			\$1,538.18

Statement (Page 2 of 2)

**S2 Budget Savings**

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44



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Mr P A Fitzgerald  
[REDACTED]  
[REDACTED]

Statement (Page 1 of 2)

Statement ends 31 May 2004

P A FITZGERALD

MEMBERSHIP NO: [REDACTED]  
NO OF SHARES: 1

## ACCOUNT SUMMARY

## CLOSING BALANCE

Access Account S1	\$1,540.18
Budget Savings S2	\$0.44

## SAVINGS

### S1 Access Account

- Credit Limit is \$3,000.00
- Due Date is 25 June 2004
- Interest Rate is 13.50%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$1,542.18
	31 MAY	SERVICE CHARGE	\$2.00		\$1,540.18
		Closing Balance			\$1,540.18

Statement (Page 2 of 2)

## S2 Budget Savings

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44



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Mr P A Fitzgerald  
[REDACTED]  
[REDACTED]

Statement (Page 1 of 2)

Statement ends 30 April 2004

P A FITZGERALD

MEMBERSHIP NO: [REDACTED]  
NO OF SHARES: 1

## ACCOUNT SUMMARY

## CLOSING BALANCE

Access Account S1	\$1,542.18
Budget Savings S2	\$0.44

## SAVINGS

### S1 Access Account

- Credit Limit is \$3,000.00
- Due Date is 25 May 2004
- Interest Rate is 13.50%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$1,544.18
	30 APR	SERVICE CHARGE	\$2.00		\$1,542.18
		Closing Balance			\$1,542.18

Statement (Page 2 of 2)

**S2 Budget Savings**

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44



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[REDACTED]  
[REDACTED]

Statement (Page 1 of 2)

Statement ends 31 March 2004

P A FITZGERALD

MEMBERSHIP NO: [REDACTED]  
NO OF SHARES: 1

## ACCOUNT SUMMARY

## CLOSING BALANCE

Access Account S1	\$1,544.18
Budget Savings S2	\$0.44

## SAVINGS

### S1 Access Account

- Credit Limit is \$3,000.00
- Due Date is 25 April 2004
- Interest Rate is 13.50%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$1,546.18
	31 MAR	SERVICE CHARGE	\$2.00		\$1,544.18
		Closing Balance			\$1,544.18

Statement (Page 2 of 2)

## S2 Budget Savings

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44



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Mr P A Fitzgerald

Statement (Page 1 of 2)

Statement ends 29 February 2004

P A FITZGERALD

MEMBERSHIP NO: [REDACTED]  
NO OF SHARES: 1**ACCOUNT SUMMARY****CLOSING BALANCE**

Access Account S1	\$1,546.18
Budget Savings S2	\$0.44

**SAVINGS****S1 Access Account**

- Credit Limit is \$3,000.00
- Due Date is 25 March 2004
- Interest Rate is 13.50%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00

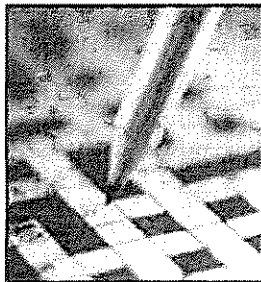
Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$1,548.18
	29 FEB	SERVICE CHARGE	\$2.00		\$1,546.18
		Closing Balance			\$1,546.18



Statement (Page 2 of 2)

**S2 Budget Savings**

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44



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Mr P A Fitzgerald  
[REDACTED]  
[REDACTED]

Statement (Page 1 of 2)  
Statement ends 31 January 2004

P A FITZGERALD

MEMBERSHIP NO: [REDACTED]  
NO OF SHARES: 1

## ACCOUNT SUMMARY

## CLOSING BALANCE

Access Account S1	\$1,548.18
Budget Savings S2	\$0.44

## SAVINGS

### S1 Access Account

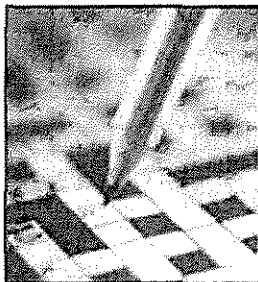
- Credit Limit is \$3,000.00
- Due Date is 25 February 2004
- Interest Rate is 13.50%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$1,550.18
	31 JAN	SERVICE CHARGE	\$2.00		\$1,548.18
		Closing Balance			\$1,548.18

Statement (Page 2 of 2)

**S2 Budget Savings**

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44



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[REDACTED]  
[REDACTED]

Statement (Page 1 of 2)

Statement ends 31 December 2003

P A FITZGERALD

MEMBERSHIP NO: [REDACTED]  
NO OF SHARES: 1

## ACCOUNT SUMMARY

## CLOSING BALANCE

Access Account S1	\$1,550.18
Budget Savings S2	\$0.44

## SAVINGS

### S1 Access Account

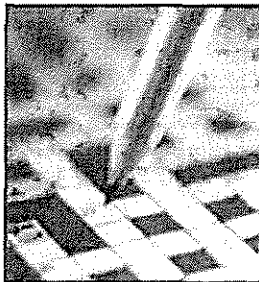
- Credit Limit is \$3,000.00
- Due Date is 25 January 2004
- Interest Rate is 13.50%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$1,552.18
	31 DEC	SERVICE CHARGE	\$2.00		\$1,550.18
		Closing Balance			\$1,550.18

Statement (Page 2 of 2)

**S2 Budget Savings**

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44



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Mr P A Fitzgerald



Statement (Page 1 of 2)

Statement ends 30 November 2003

P A FITZGERALD

MEMBERSHIP NO: [REDACTED]  
NO OF SHARES: 1**ACCOUNT SUMMARY****CLOSING BALANCE**

Access Account S1	\$1,552.18
Budget Savings S2	\$0.44

**SAVINGS****S1 Access Account**

- Credit Limit is \$3,000.00
- Due Date is 25 December 2003
- Interest Rate is 13.50%
- Past Amount Due \$0.00
- Min. Payment Due is \$0.00

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$1,704.18
	14 NOV	VISA-AUST LABOR PARTY SYDNEY #4434280000114922	\$150.00		\$1,554.18
	30 NOV	SERVICE CHARGE	\$2.00		\$1,552.18
		Closing Balance			\$1,552.18

Statement (Page 2 of 2)

**S2 Budget Savings**

Effective Date	Transaction Date	Transaction Details	Debit	Credit	Balance
		Opening Balance			\$0.44
		Closing Balance			\$0.44



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