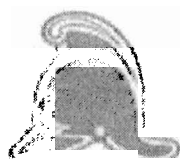




From: Michael Enticott [mailto:mike@fccl.com.au]
Sent: Thursday, 6 August 2009 1:15 PM
To: Adjudication
Subject: Ref A91175-A91177

The arrangements proposed between the rediATM network, CUSCAL and the NAB can only benefit Credit Union membership in relation to Direct Charging.
As a small credit union without the benefits of ATM ownership and participation in a large network our members are at a disadvantage in accessing direct charge free ATM's
We see no detrimental effects on these applications for authorisation.

Michael Enticott
General Manager
Firefighters Credit Union
T 03 9419 9811
F 03 9416 2487
E mike@fccl.com.au
www.fccl.com.au



Firefighters Credit Union

dedicated & committed to the financial needs of firefighters

a division of Firefighters & Affiliates Credit Co-operative Ltd
ABN 68 087651 429 AFS Licence No 240898 BSB 803 209

Disclaimer

Confidentiality:

This message contains privileged and/or confidential information intended only for the use of the addressee named above. If you are not the intended recipient of this message you are hereby notified that you must not disseminate, re-transmit, copy or take any action in reliance on it. If you have received this message in error please delete the document and notify Fire Fighters Credit Union immediately. Any views expressed in this message are those of the individual sender, except where the sender specifically states them to be the views of Fire Fighters Credit Union.

Viruses:

Any loss/damage incurred by using this material is not the sender's responsibility. Fire Fighters Credit Union entire liability will be limited to re-supplying the material. No warranty is made that this material is free from computer virus or any other defect.

Scanned by the NetBox from NetBox Blue