



INTEREST RATES

1 August 2015

Savings

On Call Savings:	0.10% pa	Calculated on minimum monthly balance, credit annually
Christmas Club:	1.00% pa	Calculated on minimum monthly balance, credit annually (31 October)
Junior Saver:	2.25% pa	Calculated daily and credit monthly (end of month)
Cash Management:		
\$0 - \$2,999.99	Nil	Calculated daily and credit half yearly (June and December)
\$3,000.00 - \$19,999.99	1.00% pa	
\$20,000 +	1.65% pa	
On-line Savings:		
\$0 - \$999.99	Nil	Calculated daily and credit half yearly (June and December)
\$1,000.00 +	2.25% pa	
Deeming Single:		
\$0 - \$46,600	1.75% pa	Calculated daily and credit half yearly (June and December)
\$46,601	3.25% pa	
Deeming Couple:		
\$0 - \$77,400	1.75% pa	Calculated daily and credit half yearly (June and December)
\$77,401	3.25% pa	

(Terms & Conditions apply, please refer to our Fees & Charges and Transaction Limits brochure)

Term Deposits (Minimum \$500)

3 Months	2.45% pa	Calculated daily and credited on maturity
6 Months	2.50% pa	Calculated daily and credited on maturity
9 Months	2.50% pa	Calculated daily and credited on maturity
12 Months	2.60% pa	Calculated daily and credited on maturity

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Loan Interest Rates

Loan Type	Interest Rate	Comparison Rate*
Car Loan Special	7.80% pa	7.99% pa (for a loan of \$30,000 over 5 years)
New Car Loan Special	6.99% pa	7.18% pa (for a loan of \$30,000 over 5 years)
New Car – 20% Deposit	8.99% pa	9.18% pa (for a loan of \$30,000 over 5 years)
New Car – No Deposit	10.25% pa	10.44% pa (for a loan of \$30,000 over 5 years)
Used Car – 20% Deposit	10.50% pa	10.70% pa (for a loan of \$30,000 over 5 years)
Used Car – No Deposit	11.50% pa	11.70% pa (for a loan of \$30,000 over 5 years)
Personal Loans	14.50% pa	15.45% pa (for a loan of \$10,000 over 3 years)
Mortgage Owner Occupied	5.30% pa	5.36% pa (for a loan of \$150,000 over 25 years)
Mortgage Investment	5.30% pa	5.36% pa (for a loan of \$150,000 over 25 years)
Mortgage Commercial	8.95% pa	9.03% pa (for a loan of \$150,000 over 25 years)
Home Equity Loan	5.80% pa	
Overdraft (Secured)	8.95% pa	
Overdraft (unsecured)	14.30% pa	

**The comparison rates are true only for the examples given.*

Different terms, fees or other loan amounts may result in a different comparison Rate.

All loans are subject to Credit Union lending policies and criteria. Fees & Charges apply.

Terms and Conditions are available on application

Endorsed Board Meeting 30 May 2015

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