



INTEREST RATES

6 June 2019

Savings

On Call Savings:	0.01% pa	Calculated on minimum monthly balance, credit end of month
Christmas Club:	0.50% pa	Calculated on minimum monthly balance, credit end of month
Junior Saver:	1.25% 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	0.75% pa	
\$20,000 +	1.00% pa	
On-line Savings:		
\$0 - \$999.99	Nil	Calculated daily and credit half yearly (June and December)
\$1,000.00 +	1.25% pa	
Lifestyle Plus Single:		
\$0 - \$48,600	0.75% pa	Calculated daily and credit half yearly (June and December)
\$48,600.01	1.75% pa	
Lifestyle Plus Couple:		
\$0 - \$80,600	0.75% pa	Calculated daily and credit half yearly (June and December)
\$80,600.01	1.75% pa	

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

Term Deposits (Minimum \$500)

3 Months	1.85% pa	Calculated daily and credited on maturity
6 Months	1.90% pa	Calculated daily and credited on maturity
9 Months	2.00% pa	Calculated daily and credited on maturity
12 Months	2.00% pa	Calculated daily and credited on maturity

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

Loan Interest Rates

Loan Type	Interest Rate	Comparison Rate*
Car Loan Special	5.80% pa	5.99% 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	5.05% pa	5.12% pa (for a loan of \$150,000 over 25 years)
2yr Discount Rate	4.05% pa	4.94% pa (for a loan of \$150,000 over 25 years)
Mortgage Investment	5.05% pa	5.12% pa (for a loan of \$150,000 over 25 years)
Mortgage Commercial	8.70% pa	8.79% pa (for a loan of \$150,000 over 25 years)
Home Equity Loan	5.55% pa	
Overdraft (Secured)	8.70% pa	
Overdraft (unsecured)	14.10% 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 24 June 2019

2/18 Sale Street, Orange, NSW 2800 Telephone: 63622944 Facsimile: 63626061

eng@firstchoicecu.com.au

BSB 802 318 Australian Credit Licence 240 722