

Savings Account Interest Rates

Effective from 13 August 2010

Account Types	Interest Rate
Access Savings Account (S1): A transaction account that allows full access to your funds via your choice of ATM, EFTPOS, cheque book, Web Access and Swift Access.	All balances 0.10%p.a
Community Partnership Account (S3, S5 & S7): A transaction and savings account that pays 1%p.a. of your average annual balance to your chosen community group. Full access to your funds is available via your choice of ATM, EFTPOS, cheque book, Web Access and Swift Access.	Less than \$5,000 1.75%p.a. \$5,000 to \$49,999 2.00%p.a. \$50,000 + 2.50%p.a.
Youth Account (S6 & S16): A transaction and savings account for members under the age of 18 years. ATM and EFTPOS access is available for juniors 12 years and over.	All balances 2.00%p.a.
Four Seasons Account (S8): An ideal way to start a savings plan, deposits can be made to the Four Seasons Account at any time, but withdrawals are only available during January, April, July and October	Less than \$20,000 1.75%p.a. \$20,000 + 3.50%p.a.
High Rise Account (S9): A high interest transaction account that allows full access to your funds via your choice of ATM, EFTPOS, cheque book, Web Access and Swift Access.	Less than \$5,000 1.75%p.a. \$5,000 to \$49,999 2.00%p.a. \$50,000 + 2.50%p.a.
Mortgage Overdraft (S10): An ongoing line of credit secured by a mortgage over your residential property. A full range of access methods are available	Overdrawn amounts As per Credit Contract Credit Amounts 0.25%p.a.
Commercial Overdraft (S11): Overdraft facility for business members. No unused overdraft of line fees apply	Overdrawn amounts As per Credit Contract Credit Amounts 0.25%p.a.
Premium Savings Account (S12): With a minimum withdrawal of \$500 and a competitive interest rate, the Premium Savings Account can help your savings grow.	Less than \$50,000 2.00%p.a. \$50,000 + 3.50%p.a.
Christmas Club (S13): Make your regular deposits throughout the year, then use your savings for all your Christmas expenses. Withdrawals can only be made in November and December.	All balances 2.00%p.a
Cash Management Account (S20): Earn investment rates of interest while keeping your money at call.	Less than \$10,000 2.00%p.a. \$10,000 to \$49,999 3.00%p.a. \$50,000 + 3.75%p.a.
Real Estate Agent Trust Account (21): Special account designed to meet the requirements of Real Estate Agents.	As per requirement of industry body
General Solicitors' Trust Account & Solicitors' Trust Account – Statutory Deposit (S23 & S24): Special account designed specifically to meet the requirements of Solicitors.	As per requirement of industry body
Convenience Plus (S25): An "All-in-one" transaction account and approved overdraft. Earn credit interest while your balance is in credit. Access is available via Visa Debit or cheque book.	Overdrawn amounts As per Credit Contract Credit Amounts 0.25%p.a.
Internet Maximiser (S30): A high interest savings account that can be accessed via Web Access or Swift Access. A perfect place to invest a lump sum for a short time or save for a special purpose.	Less than \$10,000 3.50%p.a. \$10,000 to \$99,999 4.75%p.a. \$100,000 + 5.50%p.a.
Deeming Account (S50): This full access transaction account pays a rate of interest in line with official Federal Government Deeming Rates. It is only available to members that receive a pension or are over the age of 55 and no longer working.	Up to \$42,000 3.00%p.a. Portion over \$42,000 4.50%p.a.
Mortgage Breaker (S77): Rather than attracting interest on credit funds held in the account, the balance of your loan is offset by your transaction account balance when interest is calculated.	The offset rate is calculated at 100% of the Mortgage Breaker's minimum monthly balance
Target Savings (S80): Set a date that you wish to save until or an amount that you wish to save, then make regular deposits until you reach your target.	Less than \$10,000 1.75%p.a. \$10,000 + 2.75%p.a.

Investment Account Interest Rates

Effective from 13 August 2010

Current Specials – Fixed Term Deposits (Over \$5,000)

4 Months 5.00%p.a.	7 Months 5.75% p.a.	13 Months 6.00% p.a.
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Amounts \$250,000 and over – By Negotiation, please speak to your local branch or call 132 067

Fixed Term Deposits

Deposits less than \$5,000		Deposits between \$5,000 and \$49,999		Deposits between \$50,000 and \$99,999		Deposits between \$100,000 and \$249,999	
1 Month	3.75%p.a.	1 Month	4.25%p.a.	1 Month	4.25%p.a.	1 Month	4.25%p.a.
2 Months	3.75%p.a.	2 Months	4.25%p.a.	2 Months	4.25%p.a.	2 Months	4.25%p.a.
3 Months	4.00%p.a.	3 Months	4.50%p.a.	3 Months	4.50%p.a.	3 Months	4.50%p.a.
6 Months	4.25%p.a.	6 Months	4.75%p.a.	6 Months	4.75%p.a.	6 Months	4.75%p.a.
9 Months	4.25%p.a.	9 Months	4.75%p.a.	9 Months	4.75%p.a.	9 Months	4.75%p.a.
12 Months	4.25%p.a.	12 Months	4.75%p.a.	12 Months	4.75%p.a.	12 Months	4.75%p.a.
18 -24 Months	4.50%p.a.	18-24 Months	5.00%p.a.	18-24 Months	5.00%p.a.	18-24 Months	5.00%p.a.

- +All rates are effective 13 August 2010 and are subject to change at any time.
- All interest rates are quoted per annum. If you choose to receive your interest payments on a fortnightly, monthly, quarterly or semi-annual basis, a 0.25% discount will apply to the interest rate shown above. Please call 132 067 for more details.
- For maturity dates or terms that are not quoted above, please call 132 067 to receive a rate tailored to your specific needs
- Minimum investment amount and account balance is \$1,000. Interest is calculated daily and paid at the end of the investment term.

Interest adjustment for early redemption of Term Savings accounts is calculated as follows:

With 7 days notice:

- Deposits held for up to 1 month – nil interest
- Deposits held for more than 1 month but less than half the term – 1.00%p.a. below the Premium Savings Account interest rate applicable at the time of lodgement of the Term Savings account.
- Deposits held for more than half the term – 0.50%p.a. below the Premium Savings account interest rate applicable at the time of lodgement of the Term Savings account.

Without 7 days notice:

- Deposits held for up to 1 month – nil Interest
- Deposits held for more than 1 month but less than half the term – nil interest
- Deposits held for more than half the term – 1.00%p.a. below the Premium Savings account interest rate applicable at the time of lodgement of the Term Savings account.