

# INTEREST RATES

## Term Deposits & Savings

### TERM DEPOSITS

	\$1,000 - \$4,999	\$5,000 - \$9,999	\$10,000 - \$24,999	\$25,000 - \$99,999
<b>Minimum Deposit</b>	<b>\$1,000</b>	<b>\$5,000</b>	<b>\$10,000</b>	<b>\$25,000</b>
<b>Interest on Maturity</b>				
3 months	2.50%	3.50%	3.50%	4.00%
4 months	2.00%	3.50%	3.50%	4.00%
5 months	2.00%	3.50%	3.50%	4.00%
6 months	2.00%	5.20%	5.20%	5.50%
7 months	2.00%	4.00%	4.00%	4.00%
8 months	2.00%	4.00%	4.00%	4.00%
9 months	2.00%	4.00%	4.00%	4.00%
10 months	2.00%	4.00%	4.00%	4.00%
11 months	2.00%	4.00%	4.00%	4.00%
12 months	2.50%	5.50%	5.50%	5.90%
<b>Six Monthly Interest</b>				
13-23 months	2.35%	5.35%	5.35%	5.75%
24 months	2.40%	5.40%	5.40%	5.80%
<b>Monthly Interest</b>				
12 months	2.40%	5.20%	5.20%	5.60%
24 months	2.50%	5.30%	5.30%	5.70%
36 months	2.50%	5.30%	5.30%	5.70%

All Interest Rates are calculated on a per annum basis. Terms and Conditions apply and are available upon request. Different rates apply to Term Deposits above \$100,000 contact CU Direct on 13 22 49, or visit your nearest branch for more information. Interest rates effective 01/02/2010.

### PRIVILEGE PLUS CLUB BONUS RATE

Privilege Plus Club members are entitled to an additional 0.10% on top of the above Term Deposit rates (excludes Six Monthly and Monthly interest options)

**Regular Income Plus - Fortnightly Interest - 12 months**      5.30%      5.30%      5.70%

### SAVINGS

<b>Access, UniSaver and TeenSaver</b>		<b>Cash Management</b>	
Balance	Interest Rate	Balance	Interest Rate
\$0 - \$499	0.00%*	\$0 - \$4,999	0.00%
\$500 - \$19,999	0.05%	\$5,000 - \$9,999	1.50%
\$20,000 - \$49,999	0.15%	\$10,000 - \$19,999	2.25%
\$50,000 - \$99,999	0.50%	\$20,000 - \$49,999	2.75%
\$100,000 plus	0.75%	\$50,000 - \$99,999	3.00%
*UniSaver, TeenSaver attracts 0.05% for \$0 - \$499		\$100,000 plus	3.50%
<b>Deeming</b>		<b>JuniorSaver</b>	
Balance	Interest Rate	Balance	Interest Rate
\$0 - \$1,999	0.25%	\$0 - \$1,999	0.25%
\$2,000 - \$41,999	2.00%	\$2,000 - \$19,999	2.00%
\$42,000 plus	3.00%	\$20,000 plus	3.00%
<b>Christmas Promise</b>		<b>iQ Saver</b>	
Balance	Interest Rate	Balance	Interest Rate
\$0 - \$1,999	0.10%	\$0 - \$1,999	0.00%
\$2,000 plus	1.00%	\$2,000 - \$49,999	4.00%
Withdrawals and transfers are permitted between 01 November and 31 January each year without penalty		\$50,000 plus	4.00%
<b>Business</b>		<b>CU+ Saver, Wildlife Saver</b>	
Balance	Interest Rate	Balance	Interest Rate
\$0 - \$499	0.00%	\$0 plus (normal interest)	0.05%
\$500 - \$19,999	0.05%	\$0 plus (with bonus interest)	4.30%
\$20,000 - \$49,999	0.15%	4.25% bonus interest is paid on the full account balance (calculated daily, paid monthly) provided you make at least 1 deposit and no withdrawals in the same month. No interest is paid in the month of closure.	
\$50,000 - \$99,999	0.50%		
\$100,000 plus	0.75%		