

Interest Rate Sheet for Deposits

Rates current at 1st July 2010

✓ Guaranteed by the Australian Government Financial Claims Scheme ⁽¹⁾

| S1 - On Call Savings Account | | |
|------------------------------|----------|---|
| \$1 - \$4,999 | 0.05% pa | Interest is variable, calculated on Minimum Monthly Balance and paid 31 st March annually The portion of balance in each tier earns the rate for that tier S1 account is not available to business members |
| \$5,000 - \$24,999 | 0.05% pa | |
| \$25,000 - \$49,999 | 0.35% pa | |
| \$50,000 and over | 0.50% pa | |

| S2 - Business Account | | |
|-----------------------|----------|--|
| \$1 - \$4,999 | 0.05% pa | Interest is variable, calculated on Minimum Monthly Balance and paid 31 st March annually The portion of balance in each tier earns the rate for that tier |
| \$5,000 - \$24,999 | 0.05% pa | |
| \$25,000 - \$49,999 | 0.35% pa | |
| \$50,000 and over | 0.50% pa | |

| S3 - Deeming Account | | |
|----------------------|----------|--|
| \$1 - \$499 | 0.00% pa | Interest is variable, calculated on Minimum Monthly Balance and paid 31 st March annually The portion of balance in each tier earns the rate for that tier Account owners must be aged 55 years or older, and no longer working full-time |
| \$500 - \$41,999 | 3.00% pa | |
| \$42,000 and over | 4.50% pa | |

| S4 - Christmas Club Account | | |
|-----------------------------|----------|--|
| \$1 and over | 3.50% pa | Interest is fixed, calculated on whole Daily balance and paid 15 th November annually Principal and Interest will be transferred to your S1 - On Call Savings Account in November unless you pre-nominate another account, to receive a cheque or to retain funds in the account |

| S5 - iSave Account | | | | |
|--------------------|----------|--------------------|-------------------|--|
| | Standard | Introductory Bonus | Introductory Rate | Interest is variable, calculated on whole Daily balance and paid Monthly Withdrawals must be made electronically to your nominated S1, S2 or S3 account Introductory rate includes a bonus of 1.60%pa until 30/09/2010 |
| \$1 and over | 4.50% pa | 1.60% pa | 6.10% pa | |

| S10 - Bonus Saver Account | | | | |
|---------------------------|----------|----------|----------|---|
| | Base | Bonus | Total | Interest is variable, calculated on Daily balance and paid Monthly The portion of balance in each tier earns the rate for that tier Bonus rate is earned in months where you deposit at least \$20 and make no withdrawal |
| \$1 and over | 0.05% pa | 4.45% pa | 4.50% pa | |

| S15 - Cash Management Account | | |
|-------------------------------|----------|--|
| \$1 - \$9,999 | 0.05% pa | Interest is variable, calculated on Daily balance and paid Monthly The portion of balance in each tier earns the rate for that tier Minimum opening Balance \$10,000. Minimum withdrawal \$500 |
| \$10,000 - \$19,999 | 2.20% pa | |
| \$20,000 - \$49,999 | 3.25% pa | |
| \$50,000 - \$99,999 | 3.50% pa | |
| \$100,000 and over | 4.25% pa | |

| Fixed Term Deposit | | | | | |
|--------------------|-----------------|--------------------|---------------------|-------------------|---|
| | \$100 - \$4,999 | \$5,000 - \$24,999 | \$25,000 - \$49,999 | \$50,000 and over | Interest is fixed, and calculated on Daily balance Early withdrawals (if approved) attract a reduced interest rate 3-12 month terms: Interest paid at maturity. Interest may be added to principal amount to be reinvested or paid to an account 24 month term: Interest paid annually. First interest amount paid to an account, second interest payment may be added to principal and reinvested or paid to an account |
| (I4) | 3-5 months | 0.50% pa | 5.25% pa | 5.25% pa | |
| (I1) | 6-8 months | 1.00% pa | 6.00% pa | 6.00% pa | |
| (I9) | 9-10 months | 1.00% pa | 5.80% pa | 5.80% pa | |
| (I2) | 12 months | 6.29% pa | 6.29% pa | 6.29% pa | |
| (I3) | 24 months | 1.50% pa | 6.00% pa | 6.00% pa | |

| Monthly Income Term Deposit | | | | | |
|-----------------------------|-------------------|--------------------|---------------------|-------------------|--|
| | \$3,000 - \$4,999 | \$5,000 - \$24,999 | \$25,000 - \$49,999 | \$50,000 and over | Interest is fixed, and calculated on Daily balance Interest is paid by cheque or to an S1 - On Call Savings Account. Early withdrawals (if approved) attract a reduced interest rate |
| (I6) | 6 months | 1.00% pa | 5.10% pa | 5.10% pa | |
| (I5) | 24 months | 1.50% pa | 5.65% pa | 5.65% pa | |



**Goulburn Murray
Credit Union**

