

Interest Rate Sheet for Deposits

Rates current at 08th May 2012

On Call Savings Account (S1)

\$1 - \$4,999	0.05% pa
\$5,000 - \$24,999	0.05% pa
\$25,000 - \$49,999	0.35% pa
\$50,000 and over	0.50% pa

Interest is variable, calculated on Minimum Monthly Balance and paid 31st March annually
The portion of balance in each tier earns the rate for that tier
S1 account is not available to business members

Business Account (S2)

\$1 - \$4,999	0.05% pa
\$5,000 - \$24,999	0.05% pa
\$25,000 - \$49,999	0.35% pa
\$50,000 and over	0.50% pa

Interest is variable, calculated on Minimum Monthly Balance and paid 31st March annually
The portion of balance in each tier earns the rate for that tier

Deeming Account (S3)

\$1 - \$499	0.00% pa
\$500 - \$44,599	3.00% pa
\$44,600 and over	4.50% pa

Interest is variable, calculated on Minimum Monthly Balance and paid 31st 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

Christmas Club Account (S4)

\$1 and over	3.50% pa
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Interest is fixed, calculated on whole Daily balance and paid 15th 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

iSave Account (S5)

\$1 and over	4.25% pa
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Interest is variable, calculated on whole Daily balance and paid Monthly
Withdrawals must be made electronically to your nominated S1, S2 or S3 account

Bonus Saver Account (S10)

	Base	Bonus	Total
\$1 and over	0.05% pa	4.45% pa	4.50% pa

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

Cash Management Account (S15)

\$1 - \$9,999	0.05% pa
\$10,000 - \$19,999	2.20% pa
\$20,000 - \$49,999	3.00% pa
\$50,000 - \$99,999	3.25% pa
\$100,000 and over	4.00% 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

Fixed Term Deposit

	\$100 - \$4,999	\$5,000 - \$24,999	\$25,000 - \$49,999	\$50,000 and over
(14) 3-5 months	0.50% pa	5.20% pa	5.20% pa	5.20% pa
(11) 6-8 months	1.00% pa	5.30% pa	5.30% pa	5.30% pa
(19) 9-10 months	1.50% pa	4.00% pa	4.00% pa	4.00% pa
(12) 12 months	5.10% pa	5.10% pa	5.10% pa	5.10% pa
(13) 24 months	1.50% pa	5.20% pa	5.20% pa	5.20% pa

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

Monthly Income Term Deposit

	\$3,000 - \$4,999	\$5,000 - \$24,999	\$25,000 - \$49,999	\$50,000 and over
(16) 6 months	1.00% pa	5.25% pa	5.25% pa	5.25% pa
(15) 24 months	1.50% pa	5.00% pa	5.00% pa	5.00% pa

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



**Goulburn Murray
Credit Union**

