

# Interest Rate Sheet for Deposits



Rates current at 9<sup>th</sup> March 2010

✓ Guaranteed by the Australian Government Deposit Guarantee Scheme <sup>(1)</sup>

## S1 - On Call Savings Account

|                     |          |
|---------------------|----------|
| \$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, and calculated on Minimum Monthly Balance  
The portion of balance in each tier earns the rate for that tier  
Interest is paid 31<sup>st</sup> March

## S3 – Deeming Account

|                   |          |
|-------------------|----------|
| \$1 - \$499       | 0.00% pa |
| \$500 - \$41,999  | 2.00% pa |
| \$42,000 and over | 3.00% pa |

Interest is variable, and calculated on Minimum Monthly Balance  
The portion of balance in each tier earns the rate for that tier  
Interest is paid 31<sup>st</sup> March  
Account owners must be aged 55 years or older, and no longer working full-time

## S4 – Christmas Club Account

|              |          |
|--------------|----------|
| \$1 and over | 3.50% pa |
|--------------|----------|

Interest is fixed, and calculated on whole Daily balance  
Interest is paid 15<sup>th</sup> 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

## S10 – 7 Day Notice of Withdrawal Account

|                     |          |
|---------------------|----------|
| \$1 - \$4,999       | 0.07% pa |
| \$5,000 - \$24,999  | 1.95% pa |
| \$25,000 - \$49,999 | 2.10% pa |
| \$50,000 and over   | 2.15% pa |

Interest is variable, and calculated on Daily balance  
The portion of balance in each tier earns the rate for that tier  
Interest is paid 31<sup>st</sup> March  
Withdrawals without Notice attract a reduced interest rate

## S15 – Cash Management Account

|                     |          |
|---------------------|----------|
| \$1 - \$9,999       | 0.05% pa |
| \$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 |

Interest is variable, and calculated on Daily balance  
The portion of balance in each tier earns the rate for that tier  
Interest is paid Monthly  
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        | 5.25% pa           | 5.25% pa            | 5.25% pa          |
| (11) 6-8 months  | 1.00% pa        | 6.00% pa           | 6.00% pa            | 6.00% pa          |
| (19) 9-10 months | 1.00% pa        | 4.50% pa           | 4.50% pa            | 4.50% pa          |
| (12) 12 months   | 6.29% pa        | 6.29% pa           | 6.29% pa            | 6.29% pa          |
| (13) 24 months   | 1.50% pa        | 6.00% pa           | 6.00% pa            | 6.00% 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          | 4.30% pa           | 4.45% pa            | 4.45% pa          |
| (15) 24 months | 1.50% pa          | 5.65% pa           | 5.65% pa            | 5.65% 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

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Deposits with GMCU automatically participate in the Australian Government Deposit Guarantee Scheme up to \$1 million per depositor. Depositors with over \$1 million must lodge an application and pay the costs to participate in the Deposit Guarantee Scheme for Large Deposits. (Schemes subject to change by Government).