



Interest Rate Sheet for Deposits

Effective 11 February 2026

Transaction Accounts	Interest Rate
My Everyday Account (S1) <ul style="list-style-type: none">● Variable Interest● Calculated on a Minimum Monthly Balance● Portion in each tier earns the rate for that tier● Interest paid annually	\$1 - \$4,999 0.01% p.a. \$5,000 - \$24,999 0.01% p.a. \$25,000 - \$49,999 0.10% p.a. \$50,000 and over 0.10% p.a.
Only available to personal members.	
My Connect Account (S9) <ul style="list-style-type: none">● Variable Interest● Calculated on a Minimum Monthly Balance● Portion in each tier earns the rate for that tier● Interest paid annually	\$1 - \$4,999 0.01% p.a. \$5,000 - \$24,999 0.01% p.a. \$25,000 - \$49,999 0.10% p.a. \$50,000 and over 0.10% p.a.
Only available to members under 21 years of age.	
My Offset Account (S7) <ul style="list-style-type: none">● 100% of balance offset against eligible home loan● Variable Interest● Calculated on a Daily Balance● Interest paid monthly	\$1 and over 0.00% p.a.
Only available to members with an eligible home loan.	
My Freedom Account (S3) <ul style="list-style-type: none">● Variable Interest● Calculated on a Minimum Monthly Balance● Portion in each tier earns the rate for that tier● Interest paid annually	\$1 - \$499 0.00% p.a. \$500 - \$48,000 2.00% p.a. \$48,001 and over 2.00% p.a.
Only available to members aged 55 and over and no longer working full time.	
My Business Account (S2) <ul style="list-style-type: none">● Variable Interest● Calculated on a Minimum Monthly Balance● Portion in each tier earns the rate for that tier● Interest paid annually● Refer to Conditions of Use for full details	\$1 - \$4,999 0.01% p.a. \$5,000 - \$24,999 0.01% p.a. \$25,000 - \$49,999 0.10% p.a. \$50,000 and over 0.10% p.a.
Our Community Account (S6) <ul style="list-style-type: none">● Variable Interest● Calculated on a Minimum Monthly Balance● Portion in each tier earns the rate for that tier● Interest paid annually● Refer to Conditions of Use for full details	\$1 - \$4,999 0.10% p.a. \$5,000 - \$24,999 1.50% p.a. \$25,000 and over 1.50% p.a.
Only available to Community organisations that have a formal documented structure; Incorporated clubs; charitable organisations; sporting clubs; schools; recognised religions; community groups; non-profit organisations. Approval is at discretion of GMCU.	

Savings Accounts		Interest Rate
Christmas Saver Account (S4)	\$1 and over	1.10% p.a.
<ul style="list-style-type: none"> ● Variable Interest ● Calculated on a Daily Balance ● Interest paid annually 		
Online Saver Account (S5)	\$1 and over	1.05% p.a.
<ul style="list-style-type: none"> ● Variable Interest ● Calculated on a Daily Balance ● Interest paid monthly 		
Cash Manager Account (S15)		
<ul style="list-style-type: none"> ● Variable Interest ● Calculated on Daily Balance ● Portion in each tier earns the rate for that tier ● Interest paid monthly ● Refer to Conditions of Use for full details 	\$1 - \$9,999	0.01% p.a.
	\$10,000 - \$19,999	0.40% p.a.
	\$20,000 - \$49,999	0.40% p.a.
	\$50,000 - \$99,999	0.40% p.a.
	\$100,000 and over	0.40% p.a.
Minimum opening balance of \$10,000.		

Advantage Saver Account (S10)		Base	Bonus	Total
<ul style="list-style-type: none"> ● Variable Interest ● Calculated on a Daily Balance ● Portion in each tier earns the rate for that tier ● Interest paid monthly 	\$1 and over	0.01% p.a.	3.99% p.a.	4.00% p.a.

Bonus Rate is earned in months where you deposit at least \$20 and make no withdrawal (including electronic debits).

Investment Accounts		Interest Rate	
Fixed Term Deposit		\$100 - \$4,999	\$5,000 and over
<ul style="list-style-type: none"> ● Fixed Interest ● Calculated on a Daily Balance ● Refer to Conditions of Use for full details 	3 - 5 months (I4)	0.25% p.a.	3.60% p.a.
	6 - 8 months (I1)	0.25% p.a.	3.65% p.a.
	9 - 10 months (I9)	0.25% p.a.	3.70% p.a.
	12 months (I2)	0.25% p.a.	4.10% p.a.
	24 months (I3)	0.25% p.a.	4.00% p.a.

Early withdrawals 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. Minimum deposit \$100. Rates for deposits greater than \$2 million are available on application.

Monthly Income Term Deposit		\$3,000 - \$4,999	\$5,000 and over
<ul style="list-style-type: none"> ● Fixed Interest ● Calculated on a Daily Balance ● Refer to Conditions of Use for full details 	6 months (I6)	0.25% p.a.	3.55% p.a.
	12 months (I7)	0.25% p.a.	4.00% p.a.
	24 months (I5)	0.25% p.a.	3.90% p.a.

Interest is paid by to your nominated GMCU Account. Early withdrawals attract a reduced interest rate. Minimum deposit \$3,000. Rates for deposits greater than \$2 million are available on application.

	<p>Note: Refer to Conditions of Use. Terms & conditions, fees & charges and eligibility criteria may apply. If you are lodging a Term Deposit you will earn the rate on the day of lodgement/rollover. General withholding tax may be deducted from interest earned where no Tax File Number is disclosed --- information on claiming refunds is available from the Australian Taxation Office. Accounts and Deposits with gmcu are Australian Government guaranteed under the Financial Claims Scheme - more details at www.fcs.gov.au. You can contact gmcu on 1800 694 628 or www.gmcu.com.au. Goulburn Murray Credit Union Co-operative Ltd. ABN 87 087 651 509 Australian Financial Services Licence / Australian Credit Licence Number 241364. v GMCU11</p>
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