

SAVINGS

At Call Accounts (101,102,103, 107)

Interest calculated daily, paid in June

Balance less than \$10,000	0.00%
Balance to less than \$20,000	0.00%
Balance to less than \$50,000	0.05%
Balance over \$50,000	0.05%

Christmas Club (105)

Interest calculated daily, paid in October

All balances	0.75%
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Deeming Account (108)

Interest calculated daily, paid in June & December

Balance to less than \$49,200	1.75%
Balance over \$49,201	3.25%

Cash Management Account (104)

Interest calculated daily, paid in March, June, September, December

Balance less than \$5,000	0.15%
Balance to less than 20,000	0.50%
Balance to less than \$50,000	0.75%
Balance over \$50,000	1.10%

INVESTMENTS

Term Deposits

Interest paid on maturity

Months	\$500— \$9,999	\$10,000— \$24,999	\$25,000— \$49,999	\$50,000 +
1 - 3	2.20%	2.20%	2.20%	2.25%
4 - 6	2.35%	2.35%	2.35%	2.35%
7 - 9	2.10%	2.10%	2.10%	2.10%
10 - 12	2.50%	2.50%	2.65%	2.65%
13 - 24	2.60%	2.60%	2.60%	2.75%

11am Call Account (111)

Interest calculated daily, paid monthly

Balance to less than \$5,000	0.00%
Balances over \$5,000	1.00%

30 Day Notice Account (106)

Interest calculated daily paid quarterly in March, June, September and December

Balance less than \$500	0.00%
Balance to less than \$5,000	0.10%
Balance to less than \$10,000	0.50%
Balance to less than \$50,000	1.10%
Balances over \$50,000	1.15%

LOANS

Home Loans

These rates apply to mortgage secured loans.

Loan Type	Standard Variable Rate	Comparison Rate
Home Loan	4.53%	4.53%
Investment Loan	4.53%	4.53%

The Comparison Rates are calculated on a loan of \$150,000 over 25 years based on fortnightly repayments.

Other Loans

Loan Type	Standard Variable Rate	Comparison Rate
New Car (cars up to 3 years old)	From 6.70%	From 6.75%
Car Loan (cars over 3 years old)	From 8.50%	From 8.55%
Personal Loan	From 11.00%	From 11.05%
Overdraft	From 12.00%	N/A

The Comparison Rates for car loans are calculated on a loan of \$30,000 over 5 years based on fortnightly repayments. The Comparison Rate for Personal Loans are calculated on a loan of \$10,000 over 3 years based on fortnightly repayments.

WARNING The comparison rate applies only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan



ABN 35 087 651 670

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BRANCH LOCATIONS

Registered Office

Level 6, 766 Elizabeth Street
Melbourne VIC 3000
GPO Box 1107
Melbourne VIC 3001
Ph: 03 9347 9588
Fax: 03 9348 1475

Austin Hospital Branch

Western Forecourt
Studley Road
Heidelberg VIC 3084
Ph: 03 9496 5181
Fax: 03 9459 4076

La Trobe University Branch

Upper Southern Agora
La Trobe University
Bundoora VIC 3086
Ph: 03 9478 8222
Fax: 03 9471 8194

St Vincent's Hospital Branch

Level 2, 55 Victoria Parade
Fitzroy VIC 3065
Ph: 03 9288 3706
Fax: 03 9288 3708

Mission Statement

To provide financial services on a competitive basis that enhance the welfare and lifestyle of our members.



To maintain our principles of caring for people and providing personalised service



To continue to develop as an organisation that is financially sound.

Interest Rate Brochure

Effective 29 August 2016

All interest rates quoted are on a per annum basis and are current as at the date of this advice and are subject to change without notice