

# Savings & Investment Accounts Interest Rates

effective 5th May 2010

**Savings Accounts Interest Rates**  
effective 5th May 2010

TRANSACTION ACCOUNTS	Nominal Interest
<b>everyday account</b>	
currently this account does not earn interest.	
<b>cash management account</b>	
less than \$5,000 \$5,000 to less than \$20,000 \$20,000 to less than \$50,000 \$50,000 to less than \$100,000 \$100,000 and over	1.50% pa 1.75% pa 2.50% pa 3.25% pa 3.75% pa
<b>retirement deeming account</b>	
up to and including \$42,000 portion of balance over \$42,000 up to and including \$75,000 portion of balance over \$75,000	3.05% pa 4.55% pa 4.60% pa
<b>offset account</b>	
interest is offset against your loan account - refer to Conditions of Use Savings & Investment Accounts	

SAVINGS ACCOUNTS	Nominal Interest
<b>christmas savings account</b>	
less than \$500 \$500 or more bonus interest is added if all conditions are met	0.75% pa 1.25% pa 0.75% pa
<b>bonus savings account</b>	
less than \$5,000 \$5,000 to less than \$20,000 \$20,000 and over bonus interest is added if all conditions are met	0.75% pa 1.00% pa 1.50% pa 2.00% pa
<b>online savings account</b>	
less than \$5,000 \$5,000 and over bonus interest is added if all conditions are met	2.50% pa 3.00% pa 1.75% pa

FEE FREE ACCOUNTS	Nominal Interest
<b>children's savings account</b>	
less than \$500 \$500 to less than \$5,000 \$5,000 and over bonus interest is added if all conditions are met	1.00% pa 1.50% pa 2.00% pa 1.75% pa
<b>first home saver account</b>	
entire balance after tax rate	4.75% pa 4.04% pa
<b>tertiary student's account</b>	
less than \$500 \$500 to less than \$5,000 \$5,000 and over	1.25% pa 1.75% pa 2.25% pa
<b>uniting church account</b>	
entire balance	3.00% pa
<b>association account</b>	
less than \$5,000 \$5,000 to less than \$150,000 over \$150,000	1.50% pa 3.25% pa 4.00% pa

Interest rates are subject to change at any time, please check with us to ensure that they are current. Interest is calculated daily and paid monthly on the last day of the month. Interest is paid on entire balance except as noted.

For full conditions of use of the accounts, please refer to the 'Conditions of Use - Savings & Investment Accounts' booklet.

<b>FIXED TERM INVESTMENT</b>				
Minimum investment \$5,000. Minimum term 3 months.				
Term	\$5,000 to less than \$50,000	\$50,000 to less than \$100,000	\$100,000 or more	Interest Paid
3 Months	3.90% pa	4.20% pa	4.25% pa	At maturity
6 Months	4.25% pa	4.50% pa	4.75% pa	At maturity
9 Months	3.75% pa	4.00% pa	4.25% pa	At maturity
12 Months	5.65% pa	6.15% pa	6.25% pa	At maturity

<b>REGULAR INCOME TERM INVESTMENT</b>						
Minimum investment \$5,000. Interest is paid monthly or quarterly and must be received by cheque or transfer to an account of your choice.						
Term	\$5,000 to less than \$50,000		\$50,000 to less than \$100,000		\$100,000 or more	
	Interest Paid Monthly	Interest Paid Quarterly	Interest Paid Monthly	Interest Paid Quarterly	Interest Paid Monthly	Interest Paid Quarterly
12 Months	5.55% pa	5.60% pa	6.05% pa	6.10% pa	6.15% pa	6.20% pa
24 Months	5.80% pa	5.85% pa	6.30% pa	6.35% pa	6.40% pa	6.45% pa
36 Months	6.30% pa	6.35% pa	6.80% pa	6.85% pa	6.90% pa	6.95% pa

<b>RETIREMENT REGULAR INCOME TERM INVESTMENT</b>		
Minimum investment \$5,000. Interest is paid fortnightly and must be received by cheque or transfer to an account of your choice.		
1 year	2 years	3 years
6.15% pa	6.40% pa	6.90% pa

<b>ACCELERATOR 12 MTH TERM INVESTMENT</b>				
The interest rate on an Accelerator 12 month Term Investment increases each quarter. Interest is paid monthly and can be re-invested, paid by cheque to account holder or credited to an account of your choice. Withdraw funds after the first 3 months with no penalty. Minimum investment is \$5,000.				
1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	Yield
2.75% pa	4.00% pa	5.40% pa	6.50% pa	4.75% pa (assumes interest re-invested each month and there are no withdrawals)

<b>ACCELERATOR 24 MTH TERM INVESTMENT</b>				
The interest rate on an Accelerator 24 month Term Investment increases half-yearly. Interest is paid quarterly and can be re-invested, paid by cheque to account holder or credited to an account of your choice. Withdraw funds after the first 6 months with no penalty. Minimum investment is \$25,000.				
1st 6 Months	2nd 6 Months	3rd 6 Months	4th 6 Months	Average Annual Yield
3.10% pa	4.10% pa	5.90% pa	7.00% pa	5.25% pa (assumes interest re-invested each quarter and there are no withdrawals)

<b>ACCELERATOR RETIREMENT 12 MTH TERM INVESTMENT</b>				
To be eligible for this account, you must be over the age of 50 years and receiving the bulk of your income from retirement sources. The interest rate on an Accelerator Retirement increases each quarter. Interest is paid monthly and can be re-invested, paid by cheque to account holder or credited to an account of your choice. Withdraw funds after the first 3 months with no penalty. Minimum investment is \$5,000.				
1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	Yield
3.00% pa	4.10% pa	5.60% pa	6.70% pa	4.95% pa (assumes interest re-invested each month and there are no withdrawals)

\*Yield refers to the effective interest rate if interest is re-invested over the term of the investment.  
Interest rates are subject to change at any time, please check with us to ensure that they are current. Interest is calculated daily.

For full conditions of use of the accounts, please refer to the 'Conditions of Use Savings & Investment Accounts' booklet.

## Account Interest Rates for Discontinued Accounts effective 5th May 2010

transaction accounts	Nominal Interest
premium at call account	
balances \$50,000 and over earn the 90 Day Bank Bill Rate less 0.50 % pa. \$25,000 to \$49,999 earns the 90 Day Bank Bill Rate less 1.00 % pa. balances below \$25,000 earn the 90 Day Bank Bill less 3.50 % pa. minimum floor rate 0.25%pa.	Interest is calculated on the 90 Day Bank Bill Rate as reported in Tuesday's Advertiser (Wednesday, if Monday is a Public Holiday).
treasure savings account & 2day savings account	
up to \$20,000 \$20,000 up to \$50,000 \$50,000 and over	0.05% pa 0.20% pa 0.50% pa
savings accounts	Nominal Interest
achievement account	
less than \$5,000 \$5,000 to less than \$20,000 \$20,000 to less than \$50,000 \$50,000 and over	0.25% pa 0.50% pa 1.25% pa 1.50% pa
power plus account	
up to \$5,000 \$5,000 up to \$20,000 \$20,000 up to \$50,000 \$50,000 and over	0.90% pa 1.15% pa 1.40% pa 1.65% pa
treasure investment account & 2morrow investment account	
up to \$5,000 \$5,000 up to \$20,000 \$20,000 up to \$50,000 \$50,000 and over includes bonus interest if all conditions are met.	1.15% pa 1.40% pa 1.65% pa 1.90% pa

### How to Contact Us

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1800 018 227 country SA, visit your local branch or [creditunionsa.com.au](http://creditunionsa.com.au)