

# Sutherland Credit Union Ltd

# Interest Rate Schedule

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## Deposit and Investment Accounts

Date Issued: 1 June 2010

Deposit rates are effective at 01/06/10, and may be changed without notice

<b>Cash Management Account</b> <i>At call investment account</i>	<i>Interest calculated daily on FULL balance and paid quarterly</i>			
	\$250,000 and over	<b>3.60%p.a.</b>	\$10,000 - \$24,999	<b>0.75%p.a.</b>
	\$100,000 - \$249,999	<b>3.60%p.a.</b>	\$5,000 - \$9,999	<b>0.50%p.a.</b>
	\$50,000 - \$99,999	<b>1.80%p.a.</b>	\$500 - \$4,999	<b>0.10%p.a.</b>
	\$25,000 - \$49,999	<b>1.00%p.a.</b>	N/A	N/A
<b>Deeming Account</b> <i>Available to members in receipt of Social Security or Veterans Affairs pension.</i>	<i>Interest calculated on the daily balance &amp; paid quarterly</i>			
	That part of balance \$42,000 to \$250,000 earns			<b>4.50%p.a.</b>
	That part of balance \$2,000 to less than \$41,999 earns			<b>3.00%p.a.</b>
	That part of balance less than \$2,000 earns			<b>0.00%p.a.</b>
<b>MaxiSaver Account</b> <i>Rates are applicable for current accounts only. This account is no longer available for new accounts</i>	<i>Interest calculated on the daily balance &amp; paid quarterly</i>			
	That part of balance \$100,000 to \$250,000 earns			<b>1.50%p.a.</b>
	That part of balance \$50,000 to \$99,999 earns			<b>1.00%p.a.</b>
	That part of balance \$20,000 to \$49,999 earns			<b>0.50%p.a.</b>
	That part of balance \$5,000 to \$19,999 earns			<b>0.50%p.a.</b>
	That part of balance \$1 to \$4,999 earns			<b>0.10%p.a.</b>
<b>RediAccess Account &amp; BusinessAccess Account</b> <i>Everyday transaction accounts</i>	<i>Interest calculated on part of the daily balance &amp; paid 6 monthly</i>			
	\$10,000 to \$250,000			<b>0.20%p.a.</b>
	\$5,000 to less than \$10,000			<b>0.10%p.a.</b>
	\$1 to less than \$5,000			<b>0.00%p.a.</b>
<b>eSaver Account</b> <i>On-line savings account</i>	<i>Interest calculated on the daily balance &amp; paid monthly at the end of the month</i>			
	All Balances			<b>4.75%p.a.</b>
<b>100% Offset Account</b>	Available with Variable Rate Home & Property Investment Loans. Interest calculated on the daily balance and charged monthly in arrears to the linked loan account			
<b>Super Access</b>	<i>Interest calculated on the daily balance &amp; paid monthly at the end of the month</i>			
	All Balances			<b>4.70%p.a.</b>
<b>Christmas Savings Account</b> <i>Funds available 1<sup>st</sup> Nov – 31<sup>st</sup> Jan</i>	<i>Interest calculated on the daily balance &amp; paid annually at the end of October</i>			
	That part of balance \$1 or more earns			<b>2.00%p.a.</b>

## Fixed Term Investments

Term Investment rates are effective at 16/04/2010, are on a per annum basis and may be changed without notice

<b>Standard Terms - interest paid annually and / or on maturity date</b>					
Term	\$1,000 - \$4,999	\$5,000 - \$19,999	\$20,000 - \$49,999	\$50,000 - \$99,999	Over \$100,000
3 Months	<b>1.60%p.a.</b>	<b>4.50%p.a.</b>	<b>5.00%p.a.</b>	<b>5.00%p.a.</b>	<b>5.00%p.a.</b>
6 Months	<b>1.60%p.a.</b>	<b>4.75%p.a.</b>	<b>5.25%p.a.</b>	<b>5.25%p.a.</b>	<b>5.25%p.a.</b>
9 Months	N/A	<b>4.50%p.a.</b>	<b>5.00%p.a.</b>	<b>5.00%p.a.</b>	<b>5.00%p.a.</b>
12 Months	<b>1.60%p.a.</b>	<b>5.25%p.a.</b>	<b>5.75%p.a.</b>	<b>5.75%p.a.</b>	<b>5.75%p.a.</b>
24 Months	<b>1.60%p.a.</b>	<b>5.25%p.a.</b>	<b>5.75%p.a.</b>	<b>5.75%p.a.</b>	<b>5.75%p.a.</b>
<b>Monthly Interest Option</b>					
12 Months	N/A	<b>5.00%p.a.</b>	<b>5.50%p.a.</b>	<b>5.50%p.a.</b>	<b>5.50%p.a.</b>
24 Months	N/A	<b>5.00%p.a.</b>	<b>5.50%p.a.</b>	<b>5.50%p.a.</b>	<b>5.50%p.a.</b>
<b>Member PLUS – Special Term Rates for participants of the Member Plus program</b>					
<i>Interest Paid Annually and/ or on Maturity</i>	3 Months	N/A	<b>5.30%p.a.</b>	<b>5.30%p.a.</b>	<b>5.30%p.a.</b>
	6 Months	<b>5.05%p.a.</b>	<b>5.55%p.a.</b>	<b>5.55%p.a.</b>	<b>5.55%p.a.</b>
	9 Months	N/A	<b>5.30%p.a.</b>	<b>5.30%p.a.</b>	<b>5.30%p.a.</b>
	12 Months	<b>5.55%p.a.</b>	<b>6.05%p.a.</b>	<b>6.05%p.a.</b>	<b>6.05%p.a.</b>
	24 Months	N/A	<b>6.05%p.a.</b>	<b>6.05%p.a.</b>	<b>6.05%p.a.</b>
<i>Interest Paid Fortnightly</i>	3 Months	N/A	<b>5.00%p.a.</b>	<b>5.00%p.a.</b>	<b>5.00%p.a.</b>
	6 Months	<b>4.75%p.a.</b>	<b>5.25%p.a.</b>	<b>5.25%p.a.</b>	<b>5.25%p.a.</b>
	12 Months	<b>5.25%p.a.</b>	<b>5.75%p.a.</b>	<b>5.75%p.a.</b>	<b>5.75%p.a.</b>
	24 Months	<b>5.25%p.a.</b>	<b>5.75%p.a.</b>	<b>5.75%p.a.</b>	<b>5.75%p.a.</b>

Interest rates expressed in Annual Percentage Rate terms and are calculated on the daily balance. Terms, conditions, fees and charges apply.

\* Rate on Application (ROA) – Sutherland Credit Union bases this rate on the prevailing interest rate on the day of application. Please contact Sutherland Credit Union for further information.