

Notice to Members

People's Choice Credit Union wish to advise Members of the following interest rate amendments:

DEPOSIT PRODUCT RATE CHANGES

EFFECTIVE 19 AUGUST 2016

Online Saver	Base Rate	With Bonus
\$0 - \$4,999.....	0.75%p.a.....	1.15%p.a.
\$5,000 & above.....	1.50%p.a.....	1.90%p.a.

Essentials eSaver *

\$0 - \$999.....		0.00%p.a.
\$1,000 & above.....		1.90%p.a.

Cash Manager *

\$0 - \$19,999.....		0.05%p.a.
\$20,000 - \$499,999.....		0.20%p.a.
\$500,000 & above.....		1.20%p.a.

Business & Community

\$0 - \$19,999.....		0.05%p.a.
\$20,000 - \$499,999.....		0.20%p.a.
\$500,000 & above.....		1.20%p.a.

Business Online

\$0 - \$4,999.....		1.00%p.a.
\$5,000 & above.....		1.75%p.a.

Multi Term Account*

\$0 - \$99,999.....		1.00%p.a.
\$100,000 - \$249,999.....		1.35%p.a.
\$250,000 - \$499,999.....		1.65%p.a.
\$500,000 & above.....		1.85%p.a.

EFFECTIVE 1 SEPTEMBER 2016

Young Saver	Base Rate	With Bonus
All amounts.....	1.45%p.a.....	2.55%p.a.

Bonus Saver	Base Rate	With Bonus
All amounts.....	0.01%p.a.....	2.55%p.a.

Premium Saver*	Base Rate	With Bonus
\$0 - \$19,999.....	0.05%p.a.....	0.45%p.a.
\$20,000 & Above.....	0.25%p.a.....	0.65%p.a.

Dream Saver *	Base Rate	With Bonus
\$0 - \$499.....	0.00%p.a.....	0.00%p.a.
\$500 - \$49,999.....	0.05%p.a.....	0.80%p.a.
\$50,000 & above.....	0.40%p.a.....	1.15%p.a.

Dream Saver Plus*	Base Rate	With Bonus
\$0 - \$499.....	0.00%p.a.....	0.00%p.a.
\$500 - \$49,999.....	0.05%p.a.....	1.05%p.a.
\$50,000 & above.....	0.40%p.a.....	1.40%p.a.

*Product not available for new business.

People's Choice Credit Union, a trading name of Australian Central Credit Union Ltd ABN 11 087 651125, acts under its own Australian Financial Services Licence (AFSL 244310) and Australian Credit Licence (244310).

