

# Notice to Members

People's Choice Credit Union wish to advise Members of the following interest rate amendments and effective dates.

## DEPOSIT PRODUCT RATE CHANGES

### Effective 24 February 2015

Online Saver	Base Rate	With Bonus
\$5,000 & above .....	2.25%p.a.....	2.65%p.a.....
\$0 - \$4,999 .....	1.50%p.a.....	1.90%p.a.....

Young Saver	Base Rate	With Bonus
All amounts.....	1.75%p.a.....	3.15%p.a.....

### Cash Manager\*

\$500,000 & above .....	1.95%p.a.....
\$100,000 - \$499,999 .....	0.95%p.a.....
\$20,000 - \$99,999 .....	0.20%p.a.....
\$5,000 - \$19,999 .....	0.20%p.a.....
\$0 - \$4,999 .....	0.05%p.a.....

### Business & Community

\$500,000 & above .....	1.95%p.a.....
\$100,000 - \$499,999 .....	0.95%p.a.....
\$20,000 - \$99,999 .....	0.20%p.a.....
\$5,000 - \$19,999 .....	0.20%p.a.....
\$0 - \$4,999 .....	0.05%p.a.....

### Business Online

\$5,000 & above .....	2.50%p.a.....
\$0 - \$4,999 .....	1.75%p.a.....

### Multi Term Account\*

\$500,000 & above .....	2.60%p.a.....
\$250,000 - \$499,999 .....	2.40%p.a.....
\$100,000 - \$249,999 .....	2.10%p.a.....
\$0 - \$99,999 .....	1.75%p.a.....

### Treasury Cash Manager\*

\$500,000 & above .....	2.35%p.a.....
\$250,000 - \$499,999 .....	2.15%p.a.....
\$100,000 - \$249,999 .....	1.95%p.a.....
\$5,000 - \$99,999 .....	1.75%p.a.....
\$0 - \$4,999 .....	0.00%p.a.....

### Treasury Multi-Term\*

\$500,000 & above .....	2.35%p.a.....
\$250,000 - \$499,999 .....	2.15%p.a.....
\$100,000 - \$249,999 .....	1.95%p.a.....
\$5,000 - \$99,999 .....	1.75%p.a.....
\$0 - \$4,999 .....	0.00%p.a.....

### Effective 1 March 2015

Bonus Saver	Base Rate	With Bonus
All amounts.....	0.1%p.a.....	3.16%p.a.....

Premium Saver	Base Rate	With Bonus
\$20,000 & above.....	0.25%p.a.....	1.40%p.a.....
\$0 - \$19,999 .....	0.05%p.a.....	1.20%p.a.....

Dream Saver	Base Rate	With Bonus
\$50,000 & above .....	0.40%p.a.....	1.90%p.a.....
\$20,000 - \$49,999 .....	0.05%p.a.....	1.55%p.a.....
\$10,000 - \$19,999 .....	0.05%p.a.....	1.55%p.a.....
\$5,000 - \$9,999 .....	0.05%p.a.....	1.55%p.a.....
\$500 - \$4,999 .....	0.05%p.a.....	1.55%p.a.....
\$0 - \$499 .....	0.00%p.a.....	0.00%p.a.....

Dream Saver Plus*	Base Rate	With Bonus
\$50,000 & above .....	0.40%p.a.....	2.15%p.a.....
\$20,000 - \$49,999 .....	0.05%p.a.....	1.80%p.a.....
\$10,000 - \$19,999 .....	0.05%p.a.....	1.80%p.a.....
\$5,000 - \$9,999 .....	0.05%p.a.....	1.80%p.a.....
\$500 - \$4,999 .....	0.05%p.a.....	1.80%p.a.....
\$0 - \$499 .....	0.00%p.a.....	0.00%p.a.....

\*Product not available for new business

People's Choice Credit Union, a trading name of Australian Central Credit Union Ltd ABN 11 087 651 125, acts under its own Australian Financial Services Licence (AFSL 244310).

**people's  
choice**  
CREDIT UNION