

# Notice to Customers

## Lending Product Reference Rate Changes

People's Choice Credit Union wish to advise TIO customers of the following interest rate decreases effective Tuesday, 19 May 2015.

Standard Variable Home Loan Rate.....	5.42%p.a.
Standard Variable Investment Home Loan Rate.....	5.42%p.a.
My New Home Variable Loan Rate* .....	5.42%p.a.
TIO Territory Trimmer Variable Rate* .....	5.02%p.a.
Territory Edge Reference Rate* .....	4.70%p.a.
Home Equity Reference Rate* .....	6.57%p.a.
Territory Home Equity Reference Rate .....	5.52%p.a.
Business Residential Rate .....	7.41%p.a.
Business Commercial Rate .....	7.66%p.a.

\*Products are no longer open for new business.

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