

# Notice to Members

**people's  
choice**  
CREDIT UNION

People's Choice Credit Union wish to advise Members of the following interest rate amendments effective 1 December 2013.

## DEPOSIT PRODUCT RATE CHANGES

Effective 1 December 2013

### Expenses

All balances.....0.00%pa

Online Saver	Base Rate	With Bonus
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\$5,000 & above .....	2.50%pa	2.90%pa
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\$0 - \$4,999 .....	1.75%pa	2.15%pa
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Bonus Saver	Base Rate	With Bonus
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All balances.....	0.01%pa	3.91%pa
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### Christmas Savings

All balances.....1.00%pa

### Business & Community

\$500,000 & above ..... 2.20%pa

\$100,000 - \$499,999 .....1.20%pa

\$20,000 - \$99,999 ..... 0.30%pa

\$5,000 - \$19,999 ..... 0.30%pa

\$0 - \$4,999 ..... 0.05%pa

### Cash Manager\*

\$500,000 & above ..... 2.20%pa

\$100,000 - \$499,999 .....1.20%pa

\$20,000 - \$99,999 ..... 0.30%pa

\$5,000 - \$19,999 ..... 0.30%pa

\$0 - \$4,999 ..... 0.05%pa

Premium Saver*	Base Rate	With Bonus
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\$20,000 & above.....	0.25%pa	1.65%pa
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\$0 - \$19,999.....	0.05%pa	1.45%pa
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Dream Saver*	Base Rate	With Bonus
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\$50,000 & above .....	0.40%pa	2.15%pa
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\$20,000 - \$49,999.....	0.05%pa	1.80%pa
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\$10,000 - \$19,999 .....	0.05%pa	1.80%pa
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\$5,000 - \$9,999.....	0.05%pa	1.80%pa
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\$500 - \$4,999 .....	0.05%pa	1.80%pa
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\$0 - \$499 .....	0.00%pa	0.00%pa
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Dream Saver Plus*	Base Rate	With Bonus
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\$50,000 & above .....	0.40%pa	2.40%pa
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\$20,000 - \$49,999.....	0.05%pa	2.05%pa
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\$10,000 - \$19,999 .....	0.05%pa	2.05%pa
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\$5,000 - \$9,999.....	0.05%pa	2.05%pa
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\$500 - \$4,999 .....	0.05%pa	2.05%pa
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\$0 - \$499 .....	0.00%pa	0.00%pa
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\*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) and Australian Credit Licence (ACL 244310)