

# Notice to Members

**people's  
choice**  
CREDIT UNION

People's Choice Credit Union wish to advise Members of the following interest rate amendments effective 19 August 2013 and 1 September 2013.

## DEPOSIT PRODUCT RATE CHANGES

### Effective 19 August 2013

Online Saver	Base Rate	With Bonus
\$5,000 & above .....	2.50%p.a. ....	3.00%p.a. ....
\$0 - \$4,999 .....	1.75%p.a. ....	2.25%p.a. ....

### Cash Manager\*

\$500,000 & above .....	2.50%p.a. ....
\$100,000 - \$499,999 .....	1.50%p.a. ....
\$20,000 - \$99,999 .....	0.50%p.a. ....
\$5,000 - \$19,999 .....	0.30%p.a. ....
\$0 - \$4,999 .....	0.05%p.a. ....

### Business & Community

\$500,000 & above .....	2.50%p.a. ....
\$100,000 - \$499,999 .....	1.50%p.a. ....
\$20,000 - \$99,999 .....	0.50%p.a. ....
\$5,000 - \$19,999 .....	0.30%p.a. ....
\$0 - \$4,999 .....	0.05%p.a. ....

### Business Online

\$5,000 & above .....	2.75%p.a. ....
\$0 - \$4,999 .....	2.00%p.a. ....

### Multi-Term Account\*

\$500,000 & above .....	2.85%p.a. ....
\$250,000 - \$499,999 .....	2.65%p.a. ....
\$100,000 - \$249,999 .....	2.35%p.a. ....
\$0 - \$99,999 .....	2.00%p.a. ....

### Treasury Cash Manager

\$500,000 & above .....	2.60%p.a. ....
\$250,000 - \$499,999 .....	2.40%p.a. ....
\$100,000 - \$249,999 .....	2.20%p.a. ....
\$5,000 - \$99,999 .....	2.00%p.a. ....
\$0 - \$4,999 .....	0.00%p.a. ....

### Multi-Term 24 Hour Call\*

\$500,000 & above .....	2.60%p.a. ....
\$250,000 - \$499,999 .....	2.40%p.a. ....
\$100,000 - \$249,999 .....	2.20%p.a. ....
\$5,000 - \$99,999 .....	2.00%p.a. ....
\$0 - \$4,999 .....	0.00%p.a. ....

### Effective 1 September 2013

Bonus Saver	Base Rate	With Bonus
All amounts.....	0.10%p.a. ....	4.00%p.a. ....

Young Saver	Base Rate	With Bonus
All amounts.....	2.00%p.a. ....	3.50%p.a. ....

Dream Saver*	Base Rate	With Bonus
\$50,000 & above .....	0.75%p.a. ....	2.50%p.a. ....
\$20,000 - \$49,999 .....	0.25%p.a. ....	2.00%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. ....

Dream Saver Plus*	Base Rate	With Bonus
\$50,000 & above .....	0.75%p.a. ....	2.75%p.a. ....
\$20,000 - \$49,999 .....	0.25%p.a. ....	2.25%p.a. ....
\$10,000 - \$19,999 .....	0.05%p.a. ....	2.05%p.a. ....
\$5,000 - \$9,999 .....	0.05%p.a. ....	2.05%p.a. ....
\$500 - \$4,999 .....	0.05%p.a. ....	2.05%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) and Australian Credit Licence (ACL 244310)