

Notice to Members

**people's
choice**
CREDIT UNION

People's Choice Credit Union wish to advise members of the following Interest rate decreases effective Tuesday, 18 December 2012.

LENDING PRODUCT RATE CHANGES

Basic Variable	5.79%pa
Standard Variable	6.37%pa
Standard Variable Reference Rate.....	6.37%pa
Line of Credit^	6.47%pa
Premier Discount Variable Rate*	5.65%pa
Premier Discount Variable Rate 2*	5.70%pa
Home Equity Loan*	7.19%pa
Business Variable (residential security)~	7.12%pa
Business Variable (commercial security)	7.87%pa
Business Line of Credit (under \$100k)*	7.22%pa
Business Line of Credit (residential security)~ ...	7.22%pa
Business Line of Credit (commercial security) ...	7.97%pa
Variable Home Loan*	6.37%pa
Integris Variable Home Loan*	6.37%pa
Integris SMP Var Perpetual*	6.37%pa
Integris Basic Home Loan (DF)*	6.37%pa
Integris Drip Feed*	6.37%pa
Integris Home Loan Plus (DF)*	6.37%pa
Integris Interest Only Loan (DF)*	6.37%pa
Integris LOC Reg (DF)*	6.47%pa
Integris Var Drip Feed Permanent*	6.23%pa

^Rate is not applicable to Line of Credit Products originated by Austral Credit Union (other than Integris LOC reg) instead, the applicable rate for these products will be reduced by 0.20%pa.

*Products are not available for new business.

~Rate is not applicable to Business Loan and Business Line of Credit Products funded prior to 1 July 2012, instead the applicable rate for these products will reduce by 0.20%pa.

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)