

Notice to Members

**people's
choice**
CREDIT UNION

People's Choice Credit Union wish to advise Members of the following deposit interest rate amendments effective 20 December 2012 and 1 January 2013.

EFFECTIVE 20 DECEMBER 2012

Online Saver	Base Rate	With Bonus
\$5,000 & above	3.00%pa	3.50%pa
\$0 - \$4,999	2.25%pa	2.75%pa

Cash Manager*

\$500,000 & above	3.00%pa
\$100,000 - \$499,999	2.00%pa
\$20,000 - \$99,999	1.00%pa
\$5,000 - \$19,999	0.50%pa
\$4,999.....	0.05%pa

Business & Community

\$500,000 & above	3.00%pa
\$100,000 - \$499,999	2.00%pa
\$20,000 - \$99,999	1.00%pa
\$5,000 - \$19,999	0.50%pa
\$4,999.....	0.05%pa

Business Online

\$5,000 - & above	3.25%pa
\$0 - \$4,999	2.50%pa

Multi Term Account*

\$500,000 & above	3.35%pa
\$250,000 - \$499,999	3.15%pa
\$100,000 - \$249,999.....	2.85%pa
\$0 - \$99,999	2.50%pa

*Product not available for new business

EFFECTIVE 1 JANUARY 2013

Bonus Saver	Base Rate	With Bonus
All amounts.....	0.10%pa	4.50%pa

Young Saver	Base Rate	With Bonus
All amounts.....	2.00%pa	4.00%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)