

Savings and Investments Interest Rate Sheet

As at 01 January 2019



Police Credit Union
Better Banking

Term Deposits

Minimum Investment	60 days	3 months	6 months	9 months* (special)	9 months	12 months	24 months	36 months	48 months
\$5,000	1.70% pa	1.90% pa	1.90% pa	-	1.90% pa	2.30% pa	2.50% pa	2.55% pa	2.65% pa
\$20,000	1.70% pa	2.00% pa	2.15% pa	2.60% pa	2.20% pa	2.40% pa	2.50% pa	2.55% pa	2.65% pa
\$50,000	1.80% pa	2.10% pa	2.25% pa	2.80% pa	2.30% pa	2.55% pa	2.65% pa	2.75% pa	2.85% pa
Interest paid	On Maturity	On Maturity	On Maturity	On Maturity	On Maturity	On Maturity	Annually	Annually	Annually

Master Club Members receive a bonus 0.10% to all standard rates. Excludes special offers. Rates are subject to change. *Special offer is for new money only.

Regular Income Options For terms of 12 months and greater, reduce the above interest rates by the following:

Interest paid	Monthly	Quarterly
Cheque to nominated party	0.50%	0.50%
Credited to PCU savings account	0.10%	0.10%
Credited to external account	0.15%	0.15%



Savings Accounts

Focus Saver *Bonus interest to bring your dreams into focus.*

- ✓ Interest calculated on minimum monthly balance. Tiered and paid monthly.
 - ✓ To qualify bonus rate: minimum balance of \$200.00, minimum deposit of \$200.00 per month and no withdrawals per month.
 - ✓ Maximum Balance \$1,000,000 (cumulative)
- | | Standard Tier | Including Bonus |
|----------------------|---------------|-----------------|
| \$0 to \$199.99 | 0.00%pa | 0.00%pa |
| \$200 to \$1,000,000 | 0.00%pa | 2.55%pa |

Beans Savings Account *Exclusive to Junior Saver members*

- ✓ Interest calculated on daily balance & paid monthly.
 - ✓ To qualify bonus rate: minimum deposit of \$10.00 per month and no withdrawals per month.
- | | Standard Tier | Including Bonus |
|-----------------|---------------|-----------------|
| \$0.01 and over | 1.00%pa | 2.55%pa |

Christmas Club *Budget for next Christmas*

- ✓ Interest calculated on daily balance, tiered and paid annually on 31 October.
- | | |
|---------------------|---------|
| \$0 to \$499.99 | 0.01%pa |
| \$500 to \$1,999.99 | 0.05%pa |
| \$2,000 and over | 0.10%pa |

iSavings *Online higher interest account.*

- ✓ Interest calculated on daily balance, tiered and paid monthly.
- | | |
|---------------------------|---------|
| \$0 to \$4,999.99 | 0.00%pa |
| \$5,000 to \$99,999.99 | 0.50%pa |
| \$100,000 to \$499,999.99 | 1.40%pa |
| \$500,000 and over | 2.25%pa |

Super MyWay *Self managed super fund*

- ✓ Interest calculated on daily balance, tiered and paid monthly.
- | | |
|--------------------|---------|
| \$0 to \$19,999.99 | 0.50%pa |
| \$20,000 and over | 1.50%pa |

Transaction Accounts

redi Access Account and Budget Saver

- ✓ Interest calculated on minimum monthly balance, stepped and paid annually.
- | | |
|-------------------------|---------|
| \$0 to \$9,999.99 | 0.00%pa |
| \$10,000 to \$49,999.99 | 0.05%pa |
| \$50,000 and over | 0.10%pa |

Master Club *Exclusive account for our 60+ members*

- ✓ Interest calculated on daily balance, stepped and paid monthly.
- | | |
|-----------------------------|---------|
| \$0 to \$1,999.99 | 0.25%pa |
| \$2,000 to \$49,200.00 | 1.00%pa |
| \$49,200.01 to \$249,999.99 | 1.70%pa |
| \$250,000.00 and over | 2.75%pa |

For rates on amounts above \$2,500,000 please contact Police Credit Union on 1300 131 844 to obtain a competitive rate quote. Rates are current as at date of notice but are subject to change. At Call Account, Premier On-Call Savings Account, and Cash Management Account not available as new accounts. Rate available on request by calling Police Credit Union on 1300 131 844.

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Call 1300 131 844 Visit policecu.com.au Fax 08 8208 5789

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