

BCU term deposits at a glance

	Standard term deposit	55-Plus term deposit	Farm management term deposit
Minimum investment	\$1,000	\$5,000	\$1,000 ⁴
Term of investment ¹	Various	Various	12 months
Interest calculated	Daily	Daily	Daily
Interest payment frequency ¹	Various	Various	Various
Tiered interest rates ¹	Yes	Yes	Yes
Interest payment method	Depending on your choice of interest payment frequency, interest can be credited to your nominated account or paid to you by cheque or added to your term deposit on maturity	Depending on your choice of interest payment frequency, interest can be credited to your nominated account, paid to you by cheque or added to your term deposit on maturity	Interest can be credited to your nominated account or paid to you by cheque on maturity
Statement	Yes	Yes	Yes
Early redemption ²	Subject to conditions below – 2 & 5	Subject to conditions below – 2 & 5	Subject to conditions below – 2
Account summary	Designed to provide flexibility and higher interest rates than an every day savings account over a set period of time	Designed to offer a bonus rate of interest for members aged 55 years and over	Designed to enable farmers to set aside cash reserves in good years to help meet costs during low income years
Things to remember	Market interest rates may rise or fall over the term of your investment, which may be to your advantage or disadvantage		
Costs ³	No entry/exit fees No monthly service fees or management fees		

1. Refer to current interest rate schedule – part 2

2. For early redemption reduced interest provisions and conditions apply, please refer to the terms and conditions for standard term deposits, 55-Plus term deposits and farm management deposits

3. Refer to current fees and charges schedule – part 3

4. Maximum investment \$400,000

5. Early withdrawal for terms 1 to 24 months is at BCU's discretion for the full or partial withdrawal of the term deposit before maturity. Terms greater than 24 months are subject to seven days notice for the full or partial withdrawal of the term deposit before maturity