

Interest Rate Schedule

Transaction and Savings Account Rates

The following rates are effective 21 December 2011

bcu access*

\$0 - \$499.99	0.00% pa
\$500 - \$9,999.99	0.05% pa
\$10,000 - \$19,999.99	0.10% pa
\$20,000 - \$49,999.99	0.15% pa
\$50,000 plus	0.25% pa

bcu saver[#]

\$0 - \$999.99	0.00% pa
\$1,000 - \$19,999.99	2.25% pa
\$20,000 - \$49,999.99	2.75% pa
\$50,000 - \$99,999.99	3.00% pa
\$100,000 - \$249,999.99	3.25% pa
\$250,000 plus	3.75% pa

bcu retirement savings account[#]

\$0 - \$1,999.99	3.10% pa
\$2,000 - \$9,999.99	3.50% pa
\$10,000 - \$49,999.99	4.00% pa
\$50,000 - \$99,999.99	4.25% pa
\$100,000 plus	4.65% pa

bcu advantage saver*

\$0 - \$44,600	3.00% pa
Over \$44,600	4.50% pa

bcu business access[#]

\$0 - \$4,999.99	0.10% pa
\$5,000 - \$19,999.99	0.35% pa
\$20,000 - \$49,999.99	1.15% pa
\$50,000 - \$99,999.99	1.85% pa
\$100,000 - \$249,999.99	2.45% pa
\$250,000 - \$499,999.99	3.05% pa
\$500,000 - \$999,999.99	3.55% pa
\$1,000,000 plus	4.05% pa

bcu isaver[#]

\$0 - \$999.99	0.00% pa
\$1,000 - \$4,999.99	4.00% pa
\$5,000 - \$19,999.99	4.25% pa
\$20,000 - \$99,999.99	4.50% pa
\$100,000 - \$249,999.99	4.75% pa
\$250,000 plus	5.15% pa

All interest rates are calculated on a daily basis. * Interest is calculated on the amount in each tier at the rate applying to that tier. It is not paid on the total amount at the rate for that tier. # Interest is paid on the total amount at the rate for that tier. Rates are subject to change. Please refer to our Account and Access Facility Terms and Conditions, Fees and Charges Schedules and Interest Rate Schedules for full details. These documents are available at any bcu branch or www.bcu.com.au. Banking Products issued by Bananacoast Community Credit Union Ltd ABN 50 087 649 750. AFSL 241077. Australian Credit Licence Number 241077

Accounts no longer on offer

Savings and Investment account rates no longer on offer to new account holders

The following rates are effective 21 December 2011

Target Savings Account*

\$0 - \$499.99	0.00% pa
\$500 - \$9,999.99	0.05% pa
\$10,000 - \$19,999.99	0.10% pa
\$20,000 plus	0.15% pa

30 Day Account[#]

\$0 - \$199.99	0.00% pa
\$200 - \$9,999.99	0.05% pa
\$10,000 - \$19,999.99	0.10% pa
\$20,000 plus	0.15% pa

Incentive Savings Account[#]

\$0 - \$4,999.99	0.00% pa
\$5,000 - \$19,999.99	2.35% pa
\$20,000 - \$49,999.99	2.85% pa
\$50,000 - \$99,999.99	3.10% pa
\$100,000 - \$249,999.99	3.60% pa
\$250,000 - \$499,999.99	3.85% pa
\$500,000 - \$999,999.99	4.10% pa
\$1,000,000 plus	4.35% pa

Christmas Club Account[#]

Whole balance	1.75% pa
---------------	----------

Personal Cheque Account*

\$0 - \$5,999.99	0.00% pa
\$6,000 - \$19,999.99	0.10% pa
\$20,000 plus	0.15% pa

Visa Account[#]

\$0 - \$5,999.99	0.00% pa
\$6,000 plus	0.10% pa

GST Account*

\$0 - \$5,999.99	0.00% pa
\$6,000 - \$19,999.99	0.10% pa
\$20,000 plus	0.15% pa

Clubs & Society Account[#]

\$0 - \$4,999.99	0.10% pa
\$5,000 - \$9,999.99	1.15% pa
\$10,000 plus	1.95% pa

55 Plus Account[#]

\$0 - \$4,999.99	0.00% pa
\$5,000 - \$19,999.99	2.45% pa
\$20,000 - \$49,999.99	2.95% pa
\$50,000 - \$99,999.99	3.20% pa
\$100,000 - \$249,999.99	3.70% pa
\$250,000 - \$499,999.99	3.95% pa
\$500,000 - \$999,999.99	4.20% pa
\$1,000,000 plus	4.45% pa

Community Saver Account[#]

\$0 - \$1,999.99	1.00% pa
\$2,000 - \$4,999.99	2.90% pa
\$5,000 - \$9,999.99	3.15% pa
\$10,000 - \$19,999.99	3.40% pa
\$20,000 - \$49,999.99	3.65% pa
\$50,000 plus	3.90% pa

Cash Management Account*

\$0 - \$4,999.99	0.00% pa
\$5,000 - \$9,999.99	0.05% pa
\$10,000 - \$19,999.99	0.50% pa
\$20,000 plus	1.25% pa

Super Saver[#]

Whole balance	0.10% pa
---------------	----------

Teen Plus[#]

Whole balance	0.10% pa
---------------	----------

GST Management Account*

\$0 - \$19,999.99	0.05% pa
\$20,000 - \$49,999.99	0.10% pa
\$50,000 plus	0.15% pa

All interest rates are calculated on a daily basis. * Interest is calculated on the amount in each tier at the rate applying to that tier. It is not paid on the total amount at the rate for that tier. # Interest is paid on the total amount at the rate for that tier. Rates are subject to change. Please refer to our Account and Access Facility Terms and Conditions, Fees and Charges Schedules and Interest Rate Schedules for full details. These documents are available at any bcu branch or www.bcu.com.au. Banking Products issued by Bananacoast Community Credit Union Ltd ABN 50 087 649 750. AFSL 241077. Australian Credit Licence Number 241077

Fixed Term Deposits

The following rates are effective 21 December 2011

Standard Term Deposits - minimum investment \$1,000

Term	Interest Frequency		\$1,000	\$5,000	\$20,000	\$50,000	\$100,000	\$250,000
			- \$4,999	- \$19,999	- \$49,999	- \$99,999	- \$249,999	- \$999,999
1 Month	I1	Maturity	3.40%	4.35%	4.40%	4.40%	4.45%	4.50%
2 Months	I38	Maturity	3.40%	4.35%	4.40%	4.40%	4.45%	4.50%
3 Months	I39	Monthly	4.40%	5.35%	5.40%	5.40%	5.45%	5.50%
		Maturity	4.50%	5.45%	5.50%	5.50%	5.55%	5.60%
4 Months	I4	Monthly	3.30%	4.25%	4.30%	4.30%	4.35%	4.40%
		Maturity	3.40%	4.35%	4.40%	4.40%	4.45%	4.50%
5 Months	I5	Monthly	4.55%	5.50%	5.55%	5.55%	5.60%	5.65%
		Maturity	4.65%	5.60%	5.65%	5.65%	5.70%	5.75%
6 Months	I90	Monthly	4.30%	5.25%	5.30%	5.30%	5.35%	5.40%
		Maturity	4.40%	5.35%	5.40%	5.40%	5.45%	5.50%
7 Months	I7	Monthly	3.30%	4.25%	4.30%	4.30%	4.35%	4.40%
		Maturity	3.40%	4.35%	4.40%	4.40%	4.45%	4.50%
8 Months	I8	Monthly	3.30%	4.25%	4.30%	4.30%	4.35%	4.40%
		Maturity	3.40%	4.35%	4.40%	4.40%	4.45%	4.50%
9 Months	I43	Monthly	3.30%	4.25%	4.30%	4.30%	4.35%	4.40%
		Maturity	3.40%	4.35%	4.40%	4.40%	4.45%	4.50%
10 Months	I10	Monthly	3.30%	4.25%	4.30%	4.30%	4.35%	4.40%
		Maturity	3.40%	4.35%	4.40%	4.40%	4.45%	4.50%
11 Months	I11	Monthly	3.30%	4.25%	4.30%	4.30%	4.35%	4.40%
		Maturity	3.40%	4.35%	4.40%	4.40%	4.45%	4.50%
12 Months	I44	Monthly	4.00%	4.95%	5.00%	5.00%	5.05%	5.10%
		Quarterly	4.05%	5.00%	5.05%	5.05%	5.10%	5.15%
		Six Monthly	4.10%	5.05%	5.10%	5.10%	5.15%	5.20%
		Maturity	4.20%	5.15%	5.20%	5.20%	5.25%	5.30%
24 Months	I54	Monthly	4.10%	5.05%	5.10%	5.10%	5.15%	5.20%
		Quarterly	4.15%	5.10%	5.15%	5.15%	5.20%	5.25%
		Six Monthly	4.20%	5.15%	5.20%	5.20%	5.25%	5.30%
		Annually	4.30%	5.25%	5.30%	5.30%	5.35%	5.40%
36 Months	I64	Monthly	4.15%	5.10%	5.15%	5.15%	5.20%	5.25%
		Quarterly	4.20%	5.15%	5.20%	5.20%	5.25%	5.30%
		Six Monthly	4.25%	5.20%	5.25%	5.25%	5.30%	5.35%
		Annually	4.40%	5.35%	5.40%	5.40%	5.45%	5.50%

55 Plus Term Deposits - minimum investment \$5,000

Term	Interest Frequency		\$1,000	\$5,000	\$20,000	\$50,000	\$100,000	\$250,000
			- \$4,999	- \$19,999	- \$49,999	- \$99,999	- \$249,999	- \$999,999
3 Months	I34	Monthly	0.00%	5.50%	5.55%	5.55%	5.60%	5.65%
6 Months	I35	Monthly	0.00%	5.40%	5.45%	5.45%	5.50%	5.55%
		I78	Fortnightly	0.00%	5.35%	5.40%	5.40%	5.45%
12 Months	I15	Monthly	0.00%	5.10%	5.15%	5.15%	5.20%	5.25%
		I79	Fortnightly	0.00%	5.05%	5.10%	5.10%	5.15%
24 Months	I17	Monthly	0.00%	5.20%	5.25%	5.25%	5.30%	5.35%
		I81	Fortnightly	0.00%	5.15%	5.20%	5.20%	5.25%
36 Months	I19	Monthly	0.00%	5.25%	5.30%	5.30%	5.35%	5.40%
		I83	Fortnightly	0.00%	5.20%	5.25%	5.25%	5.30%

Farm Management Deposits

Term	Interest Frequency		\$1,000	\$5,000	\$20,000	\$50,000	\$100,000	\$250,000
			- \$4,999	- \$19,999	- \$49,999	- \$99,999	- \$249,999	- \$999,999
12 Months	I21	Maturity	4.10%	5.05%	5.10%	5.10%	5.15%	5.20%

The current special offers are rates for 5 month term deposits and all 55 Plus term deposits.

Interest can only be added to the principal on maturity. Interest paid fortnightly, monthly, quarterly, six monthly or annually must be paid into a bcu savings or loan account, by cheque or transfer to an external account. Interest will be calculated daily. 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. If withdrawn early, the rate of interest payable on the deposit for the whole of the term to the date of withdrawal will be the rate applying to the Christmas Club Account at the time of withdrawal and may result in the recovery of interest already paid. Please note that interest rates for amounts of \$1,000,000 and over are by negotiation. Banking Products issued by Bananacoast Community Credit Union Ltd ABN 50 087 649 750. AFSL 241077. Australian Credit Licence Number 241077

For fees and charges please refer to the [Fees and Charges Schedule](#) available on bcu.com.au or in any branch