



## Savings and Investment Accounts

These rates are effective as at 8 September 2010 and are subject to change. For further details please call BCU Direct on 1300 228 228, email us at [mail@bcu.com.au](mailto:mail@bcu.com.au) or call into any branch.

Personal Savings Accounts – S1	
Whole balance up to \$499.99	0.00%
Part bal thru \$500 - \$9,999.99	0.05%
Part bal thru \$10,000 - \$19,999.99	0.10%
Part bal thru \$20,000 - \$49,999.99	0.25%
Part Bal over \$50,000.00	0.50%

55 Plus Account – S49	
Whole bal thru \$5,000 - \$19,999.99	2.95%
Whole bal thru \$20,000 - \$49,999.99	3.45%
Whole bal thru \$50,000 - \$99,999.99	3.65%
Whole bal thru \$100,000 - \$249,999.99	4.25%
Whole bal thru \$250,000 - \$499,999.99	4.45%
Whole bal thru \$500,000 - \$999,999.99	4.65%
Whole bal over \$1,000,000.00	4.85%

Deeming Account – S3	
Whole balance up to \$42,000	3.00%
Part bal over \$42,000	4.50%

Business Account – S11	
Whole bal up to \$4,999.99	0.25%
Whole bal thru \$5,000 - \$19,999.99	1.00%
Whole bal thru \$20,000 - \$49,999.99	1.75%
Whole bal thru \$50,000 - \$99,999.99	2.50%
Whole bal thru \$100,000 - \$249,999.99	3.00%
Whole bal thru \$250,000 - \$499,999.99	3.50%
Whole bal thru \$500,000 - \$999,999.99	4.00%
Whole bal over \$1,000,000	4.50%

Incentive Savings Account – S7	
Whole bal thru \$5,000 - \$19,999.99	2.85%
Whole bal thru \$20,000 - \$49,999.99	3.35%
Whole bal thru \$50,000 - \$99,999.99	3.55%
Whole bal thru \$100,000 - \$249,999.99	4.15%
Whole bal thru \$250,000 - \$499,999.99	4.35%
Whole bal thru \$500,000 - \$999,999.99	4.55%
Whole bal over \$1,000,000.00	4.75%

Clubs & Society Account – S20	
Whole balance up to \$4,999.99	0.35%
Whole bal thru \$5,000 - \$9,999.99	1.65%
Whole bal over \$10,000.00	2.50%

Christmas Club Account – S9	
Whole balance	2.00%

Retirement Savings Account – S15	
Whole bal up to \$1,999.99	3.60%
Whole bal thru \$2,000 - \$9,999.99	4.00%
Whole bal thru \$10,000 - \$49,999.99	4.30%
Whole bal thru \$50,000 - \$99,999.99	4.60%
Whole bal over \$100,000.00	4.95%

Community Saver Account – S60	
Whole bal up to \$1,999.99	1.50%
Whole bal thru \$2,000 - \$4,999.99	3.20%
Whole bal thru \$5,000 - \$9,999.99	3.45%
Whole bal thru \$10,000 - \$19,999.99	3.70%
Whole bal thru \$20,000 - \$49,999.99	3.95%
Whole bal over \$50,000	4.20%

BCU Direct Saver – S16	
Whole bal thru \$1,000 - \$4,999.99	4.25%
Whole bal thru \$5,000 - \$19,999.99	4.50%
Whole bal thru \$20,000 - \$99,999.99	4.75%
Whole bal thru \$100,000 - \$249,999.99	5.00%
Whole bal over \$250,000	5.50%

## Savings and Investment Accounts – no longer on offer to new account holders

Target Savings Accounts – S4	
Whole balance up to \$499.99	0.00%
Part bal thru \$500 - \$9,999.99	0.05%
Part bal thru \$10,000 - \$19,999.99	0.10%
Part bal thru \$20,000 - \$49,999.99	0.25%
Part bal over \$50,000.00	0.50%

30 Day Account – S5	
Whole bal thru \$200 - \$9,999.99	0.05%
Whole bal thru \$10,000 - \$19,999.99	0.10%
Whole bal thru \$20,000 - \$49,999.99	0.25%
Whole bal over \$50,000	0.50%

Personal Cheque Account – S10	
Whole balance up to \$5,999.99	0.00%
Part bal through \$6,000 - \$19,999.99	0.10%
Part bal over \$20,000	0.25%

Visa Account – S12	
Whole bal up to \$5,999.99	0.00%
Whole bal over \$6,000	0.25%

GST Account – S14	
Balance up to \$5,999.99	0.00%
Part bal thru \$6,000 - \$19,999.99	0.10%
Part bal over \$20,000	0.25%

Cash Management Account – S72	
Part bal thru \$5,000 - \$10,000	0.50%
Part bal thru \$10,001 - \$20,000	1.00%
Part bal thru \$20,001 - \$50,000	1.75%
Part bal thru \$50,001 - \$100,000	2.50%
Whole bal over \$100,001	3.00%

Super Saver – S73	
	0.25%

Teen Plus – S78	
	0.25%

GST Management Account - S80	
Part bal thru \$20,000	0.05%
Part bal thru \$20,001 - \$49,999.99	0.15%
Whole bal over \$50,000	0.40%

All interest rates are calculated on a daily basis. Where stated, a tiered interest rate applies on the account so that the interest rate will increase as the balance thresholds are exceeded. "Whole bal thru....." interest is calculated on the whole amount invested within the threshold. "Part bal thru....." interest is calculated on the balance within each tier. All interest rates are annual percentage rates (APR) and are subject to change.

Please see our [Terms and Conditions](#) and [Fees and Charges Schedules](#) and [Interest Rate Schedules](#) for full details. These documents are also available at any BCU branch.

## Fixed Term Deposits

Term		Interest Frequency	\$1,000 - \$4,999 % P.A.	\$5,000 - \$19,999 % P.A.	\$20,000 - \$49,999 % P.A.	\$50,000 - \$99,999 % P.A.	\$100,000 - \$249,999 % P.A.	\$250,000 - \$999,999 % P.A.
<b>Standard Term Deposits – minimum investment \$1,000</b>								
1 Month	I1	Maturity	4.30%	4.35%	4.40%	4.40%	4.45%	4.50%
2 Months	I38	Maturity	4.30%	4.35%	4.40%	4.40%	4.45%	4.50%
3 Months	I39	Monthly	4.45%	5.40%	5.45%	5.45%	5.50%	5.55%
	I40	Maturity	4.55%	5.50%	5.55%	5.55%	5.60%	5.65%
4 Months	I4	Monthly	4.20%	4.25%	4.30%	4.30%	4.35%	4.40%
	I4	Maturity	4.30%	4.35%	4.40%	4.40%	4.45%	4.50%
5 Months	I5	Monthly	4.20%	4.25%	4.30%	4.30%	4.35%	4.40%
	I5	Maturity	4.30%	4.35%	4.40%	4.40%	4.45%	4.50%
6 Months	I90	Monthly	4.90%	5.85%	5.90%	5.90%	5.95%	6.00%
	I90	Maturity	5.00%	5.95%	6.00%	6.00%	6.05%	6.10%
7 Months	I7	Monthly	4.20%	4.25%	4.30%	4.30%	4.35%	4.40%
	I7	Maturity	4.30%	4.35%	4.40%	4.40%	4.45%	4.50%
8 Months	I8	Monthly	4.20%	4.25%	4.30%	4.30%	4.35%	4.40%
	I8	Maturity	4.30%	4.35%	4.40%	4.40%	4.45%	4.50%
9 Months	I43	Monthly	4.20%	4.25%	4.30%	4.30%	4.35%	4.40%
	I41	Maturity	4.30%	4.35%	4.40%	4.40%	4.45%	4.50%
10 Months	I10	Monthly	4.20%	4.25%	4.30%	4.30%	4.35%	4.40%
	I10	Maturity	4.30%	4.35%	4.40%	4.40%	4.45%	4.50%
11 Months	I11	Monthly	4.20%	4.25%	4.30%	4.30%	4.35%	4.40%
	I11	Maturity	4.30%	4.35%	4.40%	4.40%	4.45%	4.50%
12 Months	I44	Monthly	4.90%	5.85%	5.90%	5.90%	5.95%	6.00%
	I45	Quarterly	4.95%	5.90%	5.95%	5.95%	6.00%	6.05%
	I46	Six Monthly	5.00%	5.95%	6.00%	6.00%	6.05%	6.10%
	I47	Maturity	5.10%	6.05%	6.10%	6.10%	6.15%	6.20%
24 Months	I54	Monthly	5.05%	6.00%	6.05%	6.05%	6.10%	6.15%
	I55	Quarterly	5.10%	6.05%	6.10%	6.10%	6.15%	6.20%
	I56	Six Monthly	5.15%	6.10%	6.15%	6.15%	6.20%	6.25%
	I57	Annually	5.25%	6.20%	6.25%	6.25%	6.30%	6.35%
36 Months	I64	Monthly	5.40%	6.35%	6.40%	6.40%	6.45%	6.50%
	I65	Quarterly	5.45%	6.40%	6.45%	6.45%	6.50%	6.55%
	I66	Six Monthly	5.50%	6.45%	6.50%	6.50%	6.55%	6.60%
	I67	Annually	5.65%	6.60%	6.65%	6.65%	6.70%	6.75%

Term		Interest Frequency	\$1,000 - \$4,999 % P.A.	\$5,000 - \$19,999 % P.A.	\$20,000 - \$49,999 % P.A.	\$50,000 - \$99,999 % P.A.	\$100,000 - \$249,999 % P.A.	\$250,000 - \$999,999 % P.A.
<b>55 Plus Term Deposits – minimum investment \$5,000</b>								
<b>3 Months</b>	<b>I34</b>	<b>Monthly</b>		<b>5.60%</b>	<b>5.65%</b>	<b>5.65%</b>	<b>5.70%</b>	<b>5.75%</b>
<b>6 Months</b>	<b>I35</b>	<b>Monthly</b>		<b>6.05%</b>	<b>6.10%</b>	<b>6.10%</b>	<b>6.15%</b>	<b>6.20%</b>
	<b>I78</b>	<b>Fortnightly</b>		<b>6.00%</b>	<b>6.05%</b>	<b>6.05%</b>	<b>6.10%</b>	<b>6.15%</b>
<b>12 Months</b>	<b>I15</b>	<b>Monthly</b>		<b>6.05%</b>	<b>6.10%</b>	<b>6.10%</b>	<b>6.15%</b>	<b>6.20%</b>
	<b>I79</b>	<b>Fortnightly</b>		<b>6.00%</b>	<b>6.05%</b>	<b>6.05%</b>	<b>6.10%</b>	<b>6.15%</b>
<b>24 Months</b>	<b>I17</b>	<b>Monthly</b>		<b>6.20%</b>	<b>6.25%</b>	<b>6.25%</b>	<b>6.30%</b>	<b>6.35%</b>
	<b>I81</b>	<b>Fortnightly</b>		<b>6.15%</b>	<b>6.20%</b>	<b>6.20%</b>	<b>6.25%</b>	<b>6.30%</b>
<b>36 Months</b>	<b>I19</b>	<b>Monthly</b>		<b>6.55%</b>	<b>6.60%</b>	<b>6.60%</b>	<b>6.65%</b>	<b>6.70%</b>
	<b>I83</b>	<b>Fortnightly</b>		<b>6.50%</b>	<b>6.55%</b>	<b>6.55%</b>	<b>6.60%</b>	<b>6.65%</b>
<b>Farm Management Deposits</b>								
<b>12 Months</b>	<b>I21</b>	<b>Maturity</b>	<b>5.00%</b>	<b>5.95%</b>	<b>6.00%</b>	<b>6.00%</b>	<b>6.05%</b>	<b>6.10%</b>

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.

For fees and charges please refer to the [Fees and Charges Schedule](#).

Please note that interest rates for amounts of \$1,000,000 and over are by negotiation.

**The rates in bold are current special offers.**