

Interest Rate Schedule

Term Deposits

Term	Acc	\$1,000 - \$4,999	\$5,000 - \$24,999	\$25,000 - \$99,999	\$100,000 & over	Interest Paid
1 month	I1	1.50%	1.50%	2.00%	3.00%	At maturity
2 months	I2	1.50%	1.50%	2.00%	3.50%	At maturity
3 months	I3	2.50%	3.40%	4.15%	4.15%	At maturity
4 months	I4	2.75%	5.20%	5.30%	5.30%	At maturity
5 months	I5	2.55%	2.75%	2.75%	2.75%	At maturity
6 months	I6	2.55%	5.20%	5.30%	5.40%	At maturity
7 months	I7	2.55%	2.65%	2.75%	3.25%	At maturity
8 months	I8	2.55%	2.65%	2.75%	3.25%	At maturity
9 months	I9	2.75%	2.75%	2.80%	3.25%	At maturity
10 months	I10	2.75%	2.75%	3.00%	3.25%	At maturity
11 months	I11	3.00%	3.00%	3.25%	3.50%	At maturity
12 months	I12	3.00%	5.00%	5.05%	5.05%	At maturity
18 months	I18	3.00%	5.20%	5.30%	5.30%	At maturity
24 months	I24	3.00%	5.20%	5.35%	5.35%	At maturity

Edvest Total Retirement Package Term Deposits

Term	Acc	\$1,000 - \$4,999	\$5,000 - \$24,999	\$25,000 - \$99,999	\$100,000 & over	Interest Paid
3 months	I53	2.55%	3.50%	4.25%	4.25%	At maturity
4 months	I54	2.80%	5.25%	5.35%	5.35%	At maturity
5 months	I55	2.60%	2.85%	2.85%	2.85%	At maturity
6 months	I56	2.60%	5.25%	5.35%	5.40%	At maturity
7 months	I57	2.60%	2.70%	2.80%	3.30%	At maturity
8 months	I58	2.60%	2.70%	2.80%	3.30%	At maturity
9 months	I59	2.85%	2.85%	2.90%	3.30%	At maturity
10 months	I60	2.85%	2.85%	3.10%	3.35%	At maturity
11 months	I61	3.00%	3.10%	3.35%	3.55%	At maturity
12 months	I62	3.25%	5.05%	5.10%	5.10%	At maturity
6 to 12 months	I50	3.75%	4.75%	4.75%	4.75%	Fortnightly
18 months	I68	3.00%	5.25%	5.35%	5.35%	At maturity
24 months	I74	3.00%	5.25%	5.40%	5.40%	At maturity

*Contact SCCU for interest rates on amounts of \$250,000 or more, or for rates for other maturities.

Deposits of \$10,000 and over may have interest paid monthly into an 'S' account (minimum term 6 months and maximum term 12 months). For interest paid monthly deduct 0.25% pa from quoted interest rates. All interest rates are expressed on a per annum (pa) basis. Term Deposits may be withdrawn prior to maturity, at the discretion of the Credit Union and will attract a lower interest rate (currently 0.50% pa) on funds withdrawn.

Fees and Charges may apply. Full details of the relevant terms & conditions are available on application. Members should consider our Member Information Guide which can be found at www.sccu.com.au in deciding whether this product is right for them.

Rates effective from **1 January 2012** and subject to change without notice.

Products issued by Southern Cross Credit Union Ltd ABN 82 087 650 682 AFSL No. 241000

Interest Rate Schedule

Savings and Investment Accounts

Ordinary Savings - S1	Rate % pa
Amounts \$0 - \$1,999.99	0.15%
\$2,000 and over	0.30%
Interest calculated on minimum monthly balance	

Investment Savings - S2	Rate % pa
Amounts \$0 - \$1,999.99	0.10%
\$2,000 - \$9,999.99	0.85%
\$10,000 and over	2.60%

Christmas Club - S3	Rate % pa
All balances	4.00%

Cash Management - S4	Rate % pa
Amounts \$10,000 - \$19,999.99	0.80%
\$20,000 - \$99,999.99	1.70%
\$100,000 and over	3.30%

NetSaver Online Account - S8	Rate % pa
Amounts \$0 - \$24,999.99	2.90%
\$25,000 and over	4.90%

Redicash Savings - S10	Rate % pa
Amounts \$0 - \$1,999.99	0.01%
\$2,000 - \$4,999.99	0.02%
\$5,000 - \$9,999.99	0.05%
\$10,000 - \$19,999.99	0.25%
\$20,000 and over	0.50%
Interest calculated on minimum monthly balance	

Community Account - S15	Rate % pa
Amounts \$0 - \$1,999.99	0.01%
\$2,000 - \$4,999.99	0.02%
\$5,000 - \$9,999.99	0.05%
\$10,000 - \$19,999.99	0.25%
\$20,000 and over	0.50%
Interest calculated on minimum monthly balance	

Kool Kids Club - S12	Rate % pa
Amounts \$0 - \$999.99	1.60%
\$1,000 and over	2.20%

Home, Investment, Business Plus & 5 Star Plus Facilities - S5, S6, S7 & S9	Rate % pa
Amounts \$0 - \$1,999.99	0.25%
\$2,000 - \$4,999.99	0.35%
\$5,000 - \$9,999.99	0.57%
\$10,000 - \$19,999.99	0.60%
\$20,000 and over	0.65%
Funds at call subject to cheque clearance. Interest calculated on minimum monthly credit balances only and paid 30 June and 31 December.	

Edvest Retirement Package

Redifund Plus - S50	Rate % pa
Amounts \$5,000 - \$19,999.99	0.80%
\$20,000 - \$99,999.99	1.70%
\$100,000 and over	3.30%

Pensioner Plus - S55	Rate % pa
Amounts \$0 - \$1,999.99	0.85%
\$2,000 - \$9,999.99	1.80%
\$10,000 - \$29,999.99	3.00%
\$30,000 and over	4.50%

Note: Interest paid on part tier balances unless otherwise stated. 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 highest tier rate.

Interest rates are calculated on a daily basis unless otherwise stated. All interest rates are expressed on a per annum (pa) basis. Fees and Charges apply. Full details of the relevant terms & conditions are available on application. Members should consider our Member Information Guide which can be found at www.sccu.com.au in deciding whether this product is right for them.

Rates effective from **1 January 2012** and subject to change without notice.

Products issued by Southern Cross Credit Union Ltd ABN 82 087 650 682 AFSL No. 241000