

Term Deposit Rates

Plan I3	3 – 5 months inc.	
	\$2,000 - \$4,999.99	2.80%
	\$5,000 - \$24,999.99	3.50%
	\$25,000 or more	4.25%
Plan I4	6 months	
	\$2,000 - \$4,999.99	4.10%
	\$5,000 - \$24,999.99	4.35%
	\$25,000 or more	4.60%
Plan I6	7 – 9 months inc.	
	\$5,000 - \$24,999.99	4.30%
	\$25,000 or more	4.80%
Plan I9	10 – 12 months inc.	
	\$5,000 - \$24,999.99	4.80%
	\$25,000 or more	5.30%
Plan I18	13 – 18 months inc.	
	\$5,000 - \$24,999.99	5.30%
	\$25,000 or more	5.60%
Plan I24	24 months	
	\$5,000 or more	5.80%

Monthly Interest:

Deposits \$10,000 and over – 6 months minimum and 12 month maximum term, interest can be paid monthly by cheque or transfer to your "S" account.

Above rates are reduced by 0.25%.

Early Withdrawal Penalties:

If you choose to access your Term Deposit prior to maturity we will pay you 0.50% on funds withdrawn, refer to our Member Information Guide for further information.



www.sccu.com.au ABN 82 087 650 682

All rates are expressed in per-annum terms.

Effective Rate Dates

Edvest

Redifund Plus S50 – 5 January 2010
 Pensioner Plus S55 – 1 January 2010
 Deferred Interest Plus I51 – 1 January 2010
 Deferred Interest Plus I54 – 1 January 2010
 Deferred Interest Plus I55 – 1 January 2010
 Deferred Interest Plus I53 – 1 January 2010
 Regular Income Plus I50 – 1 January 2010

Savings Accounts

Ordinary Savings rates S1 – 1 June 2006
 Christmas Club S3 – 1 January 2010
 Cash Management rates S4 – 5 January 2010
 Kool Kids Club rates S12 – 1 January 2010
 All other savings rates – 1 January 2010
 Home, Investment, Business Plus & 5 Star Plus
 Facilities – 1 December 2006

Term Rates

All Term Rates – 1 January 2010

FOR FURTHER INFORMATION ON CREDIT UNION SERVICES, TALK TO THE FRIENDLY STAFF AT ANY OF OUR TEN CONVENIENT BRANCHES:

- * **MURWILLUMBAH** – Ph (02) 6672 2744
- * **LISMORE** – Ph (02) 6621 7371
- MULLUMBIMBY** – Ph (02) 6684 2574
- BYRON BAY** – Ph (02) 6685 8144
- CASINO** – Ph (02) 6662 2877
- * **BALLINA** – Ph (02) 6686 5999
- CENTRO TWEED** – Ph (07) 5536 3833
- * **TWEED CITY** – Ph (07) 5524 2411
- CABARITA BEACH** – Ph (02) 6676 2377
- LENNOX HEAD** – Ph (02) 6687 6166

OFFICE HOURS:

MONDAY TO FRIDAY 9.00 am – 5.00 pm
 *SATURDAY 9.00 am – 11.30 am

Interest Rates

Effective: 1 January 2010

Interest rates specified herein are correct at the time of printing but are subject to change without notice. Fees and charges apply and full details of the relevant terms and conditions are available on application. Members should consider our Member Information Guide in deciding whether to acquire and hold any product advertised by the Credit Union.



Edvest Total Retirement Package

*Redifund Plus – S50

\$5,000	to	\$19,999.99	0.55%
\$20,000	to	\$49,999.99	1.10%
\$50,000	to	\$99,999.99	1.70%
\$100,000	and over		2.95%

*Pensioner Plus – S55

\$0	to	\$1,999.99	0.60%
\$2,000	to	\$9,999.99	1.55%
\$10,000	to	\$29,999.99	2.20%
\$30,000	and over		3.65%

Regular Income Plus – I50

Minimum deposit:	\$5,000	
Term:	6 – 12 months	4.50%
Interest:	Interest paid fortnightly by cheque or transfer to an 'S' account	

Deferred Interest Plus – I51

Minimum deposit:	\$1,000	
Term:	3 – 5 months	
	\$1,000 - \$24,999.99	3.45%
	\$25,000 or more	4.35%

Deferred Interest Plus No 2 – I53

Minimum deposit:	\$1,000 - \$4,999.99	
Term:	13 – 18 months	5.35%
	19 – 24 months	5.50%
Minimum deposit:	\$5,000 - \$24,999.99	
Term:	13 – 18 months	5.55%
	19 – 24 months	5.75%
Minimum deposit:	\$25,000 and over	
Term:	13 – 18 months	5.70%

Deferred Interest Plus – I54

Minimum deposit:	\$1,000	
Term:	6 months	
	\$1,000 - \$24,999.99	4.45%
	\$25,000 or more	4.70%

Deferred Interest Plus – I55

Minimum deposit:	\$1,000 - \$24,999.99	4.75%
	\$25,000 or more	5.10%
Term:	7 – 12 months	

Savings Account Rates

*Ordinary Savings – S1

\$0	to	\$1,999.99	0.25%
\$2,000	and over		0.40%

*Investment Savings – S2

\$0	to	\$499.99	0.10%
\$500	to	\$1,999.99	0.25%
\$2,000	to	\$4,999.99	0.45%
\$5,000	to	\$9,999.99	1.10%
\$10,000	and over		2.20%

Christmas Club – S3

All Balances	3.50%
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*Cash Management – S4

\$10,000	to	\$19,999.99	0.55%
\$20,000	to	\$49,999.99	1.10%
\$50,000	to	\$99,999.99	1.70%
\$100,000	and over		2.95%

Home, Investment, Business Plus & *5 Star Plus Facilities – S5, S6, S7 & S9

\$0	to	\$1,999.99	0.25%
\$2,000	to	\$4,999.99	0.35%
\$5,000	to	\$9,999.99	0.57%
\$10,000	to	\$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

*NetSaver Online Savings Account – S8

\$0	to	\$1,999.99	0.25%
\$2,000	to	\$24,999.99	2.55%
\$25,000	to	\$49,999.99	3.00%
\$50,000	and over		4.50%

*Redicash Savings – S10

\$0	to	\$1,999.99	0.01%
\$2,000	to	\$4,999.99	0.05%
\$5,000	to	\$9,999.99	0.10%
\$10,000	to	\$19,999.99	0.25%
\$20,000	and over		0.40%

*Kool Kids Club – S12

\$1	to	\$999.99	1.20%
\$1,000	and over		1.80%

*Pensioner Plus – S55

\$0	to	\$1,999.99	0.60%
\$2,000	to	\$9,999.99	1.55%
\$10,000	to	\$29,999.99	2.20%
\$30,000	and over		3.65%

*Interest paid on part tier balances. 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.