



Interest Rates

Savings Accounts

➤ At call savings-S1

as at 1st January 2012

➤ Budget savings-S2

➤ Christmas club-S3

➤ E.S.P -S4

➤ Business Accounts – S7

Balance over \$50,000	0.10%
Balance between \$19,999 & \$49,999	0.10%
Balance up to \$19,999	0.01%
Whole sum	0.01%
Under \$1,000	2.00%
Over \$1,000	3.00%

same as S1

same as S1

Notice of Withdrawal

➤ 24 Hours Notice of Withdrawal

➤ Minimum Withdrawal of \$200.

as at 1st January 2012

Balances over \$100,000	4.50%
Balances between \$50,000 & \$99,999	3.50%
Balance between \$25,000 & \$49,999	3.25%
Balance between \$500 & \$24,999	3.00%
Balance up to \$499	0.30%

Deeming

➤ Deeming account for 55s

as at 1st January 2012

Balances up to \$44,600	3.00%
For balances above \$44,600 on the amount above \$44,600	4.50%

Investment Accounts

as at 1st January 2012

TERM	INTEREST PAID	\$1,000 - \$4,999	\$5,000 - \$49,999	\$50,000 +
➤ 12 months	At maturity	4.40% ¹⁴	5.10% ¹⁴	5.10% ¹⁴
➤ 12 months	Monthly	4.25% ¹²	4.95% ¹²	4.95% ¹²
➤ 7 – 11 months	At maturity	4.40% ¹⁶	5.10% ¹⁶	5.10% ¹⁶
➤ 7 – 11 months	Monthly	4.25% ¹⁸	4.95% ¹⁸	4.95% ¹⁸
➤ 6 months	At maturity	4.60% ¹³	5.60% ¹³	5.60% ¹³
➤ 6 months	Monthly	4.45% ¹⁵	5.45% ¹⁵	5.45% ¹⁵
➤ 3, 4 or 5 months	At maturity	4.60% ¹⁷	5.60% ¹⁷	5.60% ¹⁷
➤ 3, 4 or 5 months	Monthly	4.45% ¹⁹	5.45% ¹⁹	5.45% ¹⁹

UNDER 18's TERM DEPOSIT

➤ 3, 4, 5, or 6 months

\$500 - \$4,999

At maturity **5.30%**¹¹

All accounts daily interest

Rates may change at any time. Please call this office for confirmation of latest rates.

Investment rates may change between time of notice and maturity date.

Terms & Conditions Apply.

Loans

as at 1st January 2012

Terms and conditions available on application

Fees and charges apply.

➤ Overdrafts / Overdrawn Accounts

12.50%

FOR LYSAGHT CREDIT UNION LOAN RATES PLEASE TURN OVER

This Schedule of Interest Rates forms Part 4 of Lysaght Credit Union's Product Disclosure Statement (PDS) for Savings Accounts, Payment Services and Term Deposits dated 16th August 2010.

This PDS is current from the above date and includes: Part 1 – Product & Services Summary, Part 2 – Terms & Conditions, Part 3 – Schedule of Fees & Charges, Part 4 – Schedule of Interest Rates.

Comparison Rate Schedule

1st January 2012

Car Loans and Personal Loans Variable Interest Rates

Car / Personal Loans		New Cars	Cars > 1 Years	Share Loan	Personal Loans
Interest Rate (p.a)		8.65%	9.65%	10.70%	11.55%
Amount	Term				
\$5,000	2 years	9.27%	10.27%	10.86%	11.71%
\$10,000	3 years	8.85%	9.85%	10.73%	11.57%
\$15,000	4 years	8.74%	9.73%	10.70%	11.54%
\$20,000	5 years	8.70%	9.69%	10.69%	11.53%
\$25,000	5 years	8.68%	9.67%	10.72%	11.56%
\$30,000	5 years	8.67%	9.67%	10.71%	11.55%

Based on Weekly Repayments.

Home Loans

Mortgage Secured Loans		Owner Occupied	Investment	Interest Only
Interest Rate (p.a)		6.70%	6.70%	6.70%
Amount	Term			
\$50,000	7 years	6.69%	6.69%	6.69%
\$70,000	25 years	6.69%	6.69%	6.69%
\$100,000	30 years	6.69%	6.69%	6.69%
\$130,000	30 years	6.69%	6.69%	6.69%
\$150,000	30 years	6.69%	6.69%	6.69%
\$180,000	30 years	6.69%	6.69%	6.69%
\$200,000	30 years	6.69%	6.69%	6.69%
\$250,000	30 years	6.69%	6.69%	6.69%
\$300,000	30 years	6.69%	6.69%	6.69%

Based on Weekly Repayments.

What are Comparison Rates?

New Comparison Rate Legislation became effective from the 1st July 03.

A comparison rate is an effective interest rate for any home or personal loan product, excluding continuing lines of credit. The comparison rate incorporates the annual percentage rate and any ascertainable fees, for example; Application, Valuation, Solicitors, Monthly or Annual fees; Government and contingent (redraw etc) fees are excluded.

The legislation has been introduced so that consumers can fairly assess competitor interest rates.

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