

Savings Account Interest Rates

Current from 4 August 2010



Hunter United

Cash Management Account

Effective 7/5/10

Balance	Interest
\$1 - \$5,000	0.01%p.a.
\$5,001 - \$20,000	2.75 %p.a.
\$20,001 - \$50,000	3.00%p.a.
\$50,001 - \$100,000	3.25%p.a.
\$100,001 & above	4.00%p.a.

Minimum opening balance \$5,000. Interest paid March, June, September and December. Tiered interest.

Retirement Savings Account

Effective 1/6/10

Balance	Interest	Interest Benefit*
\$1 - \$1,999	2.00%p.a.	\$39.98p.a.
\$2,000 - \$9,999	2.50%p.a.	\$249.98p.a.
\$10,000 - \$19,999	3.00%p.a.	\$599.97p.a.
\$20,000 - \$49,999	3.50%p.a.	\$1749.97p.a.
\$50,000 & above	4.00%p.a.	\$2800.00p.a.**

Pension Fund Account

Effective 1/6/10

5.00 %p.a.

Minimum opening deposit \$25,000.

On Call Deposits & Cheque Account

Effective 8/12/09

Balance	Interest
All balances	0.01%p.a.

First Home Saver Account

Effective 5/3/10

3.50%p.a. † Plus
17.00%p.a. contribution by the Government on individual contributions of up to a maximum of \$5,000 annually
† Rate shown after Government tax of 15% Interest calculated daily and paid quarterly.

e-ZYNET Direct Account

Effective 17/6/10

\$1 - \$5,000 3.75%p.a.

\$5,001 - \$100,000 4.25%p.a.

\$100,000 & above 4.50%p.a.
Interest calculated on daily balance and paid monthly. Tiered interest.

XLR8

Effective 7/5/2010

5.50%p.a.^

Maximum balance \$250,000. Interest calculated on daily balance and paid monthly.

Premium Online Investor Account

Effective 4/8/10

6.37 %p.a. ‡

Minimum opening deposit \$5,000. Maximum balance \$250,000. Interest calculated on daily balance and paid monthly.

V.I.P. Account (Pensioner Deeming Account)

Effective 1/4/2010

Single name accounts 3.0%p.a. on first \$42,000.

4.50%p.a. on the balance over \$42,000.

Joint name accounts 3.0%p.a. on the first \$70,000.

4.50%p.a. on the balance over \$70,000.

Interest paid monthly by deposit to your V.I.P. Account or by cheque to your home. Strata interest. Proof of pensioner status required

Eligibility criteria apply. Withdrawal restriction, terms and conditions apply.

^ Interest is only payable in calendar months where at least one deposit (min \$50) is made and no withdrawals or transfers have occurred.

‡ Interest is only payable in calendar months where no withdrawals or transfers have occurred. Available online at www.hunterunited.com.au only.

* Projected interest earned annually based on the highest balance for each interest rate band (before tax). Illustrations only. Daily interest based on whole balance credited monthly. Excludes compound interest – actual interest payments may be higher.

**Based on \$70,000. Tiered interest.

Strata interest – Different interest rates apply to different portions of your account balance.

Tiered interest – A single interest rate applies to the entire balance of your account. When you balance reaches a higher tier you will receive the highest interest rate for that tier on the entire balance of your account.

Single Tiered Interest – A single interest rate applies to the entire balance of your account.

This interest rate brochure forms part of the Product Guide for each Hunter United Employees' Credit Union Ltd Savings Account, RSA Product Disclosure Statement and First Home Saver Account Product Disclosure Statement. ABN 68 087 650 182 AFSL No. 238316. Product Guide and Product Disclosures Statements are available from any branch or our website or by calling 4941 3888. You should consider the Product Guide or Product Disclosure Statement in deciding if this product is appropriate for you. Terms, conditions, fees and charges apply. Terms and conditions available on application. Rates subject to change.