

Interest Rates Schedule

Effective: Tuesday, 2nd of March 2010

SAVINGS	
Account Name	Interest Rate
S1 & S6	Access Savings
Whole of Balance	0.10%
Interest is calculated on the minimum monthly balance and credited to members' accounts on the 31st of May each year	
S3	Junior Saver Account
\$0 - \$499	0.50%
\$500 - \$999	1.00%
\$1000 or more	1.50%
Interest is calculated daily and credited to members' accounts quarterly	
S8	Christmas Club
Whole of Balance	2.50%
Interest is calculated on the minimum monthly balance and credited to members' accounts on the 31st of October each year	
S20	Star Saver Direct
Below \$2,000	0.10%
\$2,000 or more	4.25%
Interest is calculated on daily and credited to members' accounts monthly	
For balances of \$2,000 or more the higher interest rate applies to the whole of the account balance (i.e. including the first \$2,000)	
S9	Cash Management
Below \$5,000	Nil
\$5,000 - \$24,999	0.40%
\$25,000 - \$99,999	1.90%
\$100,000 or more	2.90%
Interest is calculated daily and credited to members' accounts quarterly	

INVESTMENTS			
Term	\$1,000 to \$49,999	\$50,000 and Above	
Investment Plus (Interest is paid on maturity)			
I3	3 to 5 Months	5.00%	5.10%
I6	6 to 8 Months	5.40%	5.50%
I9	9 to 11 Months	5.60%	5.70%
I12	12 Months	5.90%	6.00%
I15	13 to 15 Months	6.00%	6.10%
I18	16 to 18 Months	6.10%	6.20%
I24	19 to 24 Months	6.15%	6.25%
Income Plus (Interest is paid monthly)			
I31	3 to 5 Months	4.85%	4.95%
I32	6 to 11 Months	5.45%	5.55%
I33	12 Months	5.75%	5.85%
Teen Plus Deposits - I99 (interest is paid on maturity)			
- Minimum deposit size \$500			
- Investment Plus interest rates apply			
New Money Specials (Interest is paid on maturity)			
I36	3 to 5 Months	5.26%	5.36%
I50	6 to 8 Months	5.91%	6.01%
Rates for New Money Specials are only available for funds not currently deposited with ADCU			

Large Deposits: For Fixed Term Deposit rates for amounts greater than **\$250,000** please contact us on 1300 13 23 28.

LOANS			
Type of Loan	Interest Rate	Comparison Rate **	
Home Loans & Mortgage Secured Overdrafts			
L12	Variable Loan with Offset	6.54%	6.57%
L16	Budget Loan	6.04%	6.07%
L18	Interest Only Home Loan	6.54%	6.57%
L19	Investment Loan	6.54%	6.57%
S13	Home Equity Overdraft	6.94%	N/A
Personal Loans			
L41	Personal Loans - Variable Rate	14.40 - 18.40%	14.55 - 18.56%
L92	Start Up Loans - Variable Rate	14.24%	14.39%
L47	Redi-Loan - Fixed Rate	12.99%	13.21%
Car Loans			
L43	New Car Loans - 20% Equity	9.24%	9.43%
	10% Equity	9.50%	9.69%
	No Equity	10.50%	10.69%
L45	Used Car Loans - 1-3 Years Old	11.45%	11.64%
	3-5 Years Old	12.45%	12.64%
Overdrafts			Rate pa
S1&S11	RediCredit Line of Credit (existing accounts only - product closed to new business)		16.65%
Credit Cards			Rate pa
S50	ADCU Low Rate Visa Card		10.99% [^]
	6 Month Balance Transfer		3.99%
	9 Month Balance Transfer		4.99%

** Comparison rates for Personal Loans and Car Loans are based on a loan amount of \$30,000 repaid over a 5 year term. Comparison rates for Home Loans are based on a loan amount of \$275,000 repaid over a 30 year term. For a schedule providing comparison rates for the above products based on other loans amounts and terms refer to our website - www.adcu.com.au. **Warning:** The comparison rates noted here apply to the examples given. Different loan amounts and terms will result in different comparison rates. Costs such as early repayment fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan. Comparison rates have been calculated on monthly repayments.

[^] 10.99% for purchases with up to 55 days interest free. 19.99% for cash advances. Rates are subject to change without notice. Fees and charges apply with full terms and conditions available on request.

For further information contact ADCU on 1300 13 23 28 or refer to our website - www.adcu.com.au