



INTEREST RATE SCHEDULE
Deposit Products as at 17th November 2015

		Variable Interest Rate (p.a.)
SAVINGS ACCOUNTS		
Everyday Savings Account	. . . . .	0.00%
Cheque facility and over the counter transacting available.		
Serious Saver Accounts	. . . . .	1.00%
No interest paid in any month where a withdrawal has occurred.		
Cash Management Accounts	. . . . .	1.95%
Over the counter and Internet banking transacting available. (Minimum account balance \$20,000)		
E-Saver Accounts	. . . . .	2.25%
Only Internet banking transacting available.		
Christmas Club Account	1.00%
Child Account	1.00%
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TERM DEPOSITS		
3 MONTHS		
\$20,000 plus	2.75%
\$10,000.00 to \$19,999.99	2.20%
\$5,000.00 to \$9,999.99	1.70%
6 MONTHS		
\$20,000 plus	. . . . .	2.85%
\$10,000.00 to \$19,999.99	. . . . .	2.30%
\$5,000.00 to \$9,999.99	. . . . .	1.80%
12 MONTHS		
\$20,000 plus	. . . . .	2.85%
\$10,000.00 to \$19,999.99	. . . . .	2.35%
\$5,000.00 to \$9,999.99	. . . . .	1.85%
24 MONTHS		
\$20,000 plus	3.05%
\$10,000.00 to \$19,999.99	2.65%
\$5,000.00 to \$9,999.99	2.15%
MINIMUM NEW DEPOSIT \$5,000		
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PROFESSIONAL INVESTOR ACCOUNT		
12 MONTHS	BBSW90 (plus 0.25% margin)	
MINIMUM NEW DEPOSIT \$100,000		
Interest paid on daily balances, credited quarterly, interest re-set quarterly. This account is offered at the discretion of MCU and may not always be available.		
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PENSIONER DEEMING ACCOUNT		
\$0-\$48,000	1.75%
\$48,000.01 plus	3.25%

Available to investors affected by the government deeming rules.