

Business Transaction and Savings Account Interest Rates

Current from 5 March 2010



Hunter United

Cash Management Account

Effective 5/3/10

Balance	Interest
\$1 - \$5,000	0.01%p.a.
\$5,001 - \$20,000	2.50%p.a.
\$20,001 - \$50,001	2.75%p.a.
\$50,001 - \$100,001	3.00%p.a.
\$100,001 & above	3.75%p.a.

e-ZYNET Direct Account

Effective 5/3/10

Balance	Interest
\$1 - \$5,000	3.50%p.a.
\$5,001 - \$100,000	4.00%p.a.
\$100,000 and above	4.25%p.a.

Interest calculated on daily balance and paid **monthly**. Tiered interest.

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

Retirement Savings Account

Effective 1/12/09

Balance	Interest	Interest Benefit*
\$1 - \$1,999	1.25%p.a.	\$24.99p.a.
\$2,000 - \$9,999	1.75%p.a.	\$174.98p.a.
\$10,000 - \$19,999	2.25%p.a.	\$449.98p.a.
\$20,000 - \$49,999	2.75%p.a.	\$1374.97p.a.
\$50,000 & above	3.25%p.a.	\$2275.00p.a.**

Business Transaction Account

Effective 8/12/09

Balance	interest
all balances	0.01%p.a.

*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 your 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 Savings Account and RSA Product Disclosure. Product Guide and Product Disclosures Statements are available from any branch or our website www.hunterunited.com.au 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.