

Interest Rates Schedule

Effective: Monday, 12th of July 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	4.50%
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			
I3	3 to 5 Months	5.15%	5.25%
I6	6 to 8 Months	5.80%	5.90%
I9	9 to 11 Months	5.80%	5.90%
I12	12 Months	6.05%	6.15%
I15	13 to 15 Months	6.05%	6.15%
I18	16 to 18 Months	6.10%	6.20%
I24	19 to 24 Months	6.15%	6.25%
- Interest is paid on maturity and a minimum deposit size of \$1,000 applies			
Investment Plus - New Money Specials			
I36	3 Months	5.85%	5.85%
I50	6 Months	6.30%	6.30%
- Only available for funds <u>not currently on deposit</u> with ADCU - Interest is paid on maturity and a minimum deposit size of \$1,000 applies			
Income Plus			
I31	3 to 5 Months	5.00%	5.10%
I32	6 to 11 Months	5.65%	5.75%
I33	12 Months	5.90%	6.00%
- Interest is paid monthly and a minimum deposit size of \$1,000 applies			
Teen Plus Deposits - I99			
- Investment Plus interest rates apply - Interest is paid on maturity and a minimum deposit size of \$500 applies			

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 p.a.	
Home Loans & Mortgage Secured Overdrafts		
L12	Variable Loan with Offset	7.29%
L16	Budget Loan	6.89%
L18	Interest Only Home Loan	7.29%
L19	Investment Loan	7.29%
S13	Home Equity Overdraft	7.69%
Personal Loans		
L41	Personal Loans - Variable Rate	14.40% - 18.40%
L92	Start Up Loans - Variable Rate	14.24%
L47	Redi-Loan - Fixed Rate	13.24%
Car Loans		
L43	New Car Loans - 20% Equity	9.24%
	- 10% Equity	9.50%
	- No Equity	10.50%
L45	Used Car Loans - 1-3 Years Old	11.45%
	- 3-5 Years Old	12.45%
Overdrafts		
S1&S11	RediCredit Line of Credit (existing accounts only - product closed to new business)	16.65%
Credit Cards		
S50	ADCU Low Rate Visa Card	10.99% [^]
	6 Month Balance Transfer	3.99%
	9 Month Balance Transfer	4.99%

[^] 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.