

HEAD OFFICE85 George Street (Cnr George & Mary)
Brisbane Q 4000Telephone (07) 3221 6444
FreeCall 1800 172 054
QPhone 1300 360 620
Web www.qldprofcu.com.au**POSTAL ADDRESS**PO Box 12140
George Street Q 4003Fax
Accounts (07) 3221 4631
Loans (07) 3114 5095
Email contact@qldprofcu.com.auQueensland
PROFESSIONAL CREDIT UNION
ABN 81 087 651 045

AFSL 239562

Savings and Term Deposit Interest Rates

Issued: 13 February 2009

Term Deposit Investments**Interest Rates effective at 13 February 2009**

Term		Minimum Deposit	Interest Frequency	Interest Rate
3 Month	I 27	\$ 5,000	Maturity	4.00% pa
	I 7	\$10,000	Maturity	4.25% pa
	I 17	\$50,000	Maturity	4.25% pa
6 Month	I 28	\$ 5,000	Maturity	3.95% pa
	I 8	\$10,000	Maturity	4.00% pa
	I 18	\$50,000	Maturity	4.00% pa
1 Year	I 33	\$ 5,000	Maturity	3.80% pa
	I 31	\$10,000	Maturity	3.95% pa
	I 32	\$50,000	Maturity	3.95% pa
2 Years	I 43	\$ 5,000	Annually	3.00% pa
	I 41	\$10,000	Annually	3.50% pa
	I 42	\$50,000	Annually	3.50% pa

Netsaver Account (\$50)

- New Variable Interest rate effective at 13/02/09 – Funds "At Call"
- No Minimum Balance or Fixed Term required
- Access via Internet Banking or QPhone Telephone Transfer only
- Current Variable Interest Rate (total balance) **4.00% pa***

* Effective Yield over 12 months = **4.07% pa****Pension Account (\$60)**

- New Variable Interest rate effective at 13/02/09 – Funds "At Call"
- No Minimum Balance or Fixed Term required
- Access via Internet Banking or QPhone Telephone Transfer only
- Current Variable Interest Rate (total balance) **4.00% pa***

* Effective Yield over 12 months = **4.07% pa****"GOLD" Account (\$15)**

- Interest rate current at 27/01/09 – Funds "At Call"
- Minimum Balance \$1,000
- Interest calculated on daily balances and paid every 6 months
- That part of the savings balance in the range of
 - \$0-\$41,000 will receive **3.00% pa**
 - Balances over \$41,000 **4.00% pa**

At Call General Savings (\$1 etc)

- Interest rate current at 01/06/06 – Funds "At Call"
- Interest calculated on daily balances and paid every 6 months
- That part of the savings balance in the range of
 - \$0-\$1,999.99 will receive **0.00% pa**
 - \$2,000-\$9,999.99 will receive **0.10% pa**
 - \$10,000-\$19,999.99 will receive **0.25% pa**
 - \$20,000-\$49,999.99 will receive **0.50% pa**
 - Balances over \$50,000 will receive **1.00% pa**

Target Savings Account (\$25)

- Variable Interest rate current at 01/06/06
- Interest calculated on Total Daily Balance paid yearly
- No withdrawals until 1 November each year
- Current Variable Interest Rate (total balance) **1.00% pa**

- **These rates may change without notice.**