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Queensland

PROFESSIONAL CREDIT UNION Ltd

ABN 81 087 651 045

AFSL 239562

Savings and Term Deposit Interest Rates

Issued: 1 March 2008

Term Deposit Investments

Interest Rates effective at 1 March 2008

Term		Minimum Deposit	Interest Frequency	Interest Rate
3 Month	I 27	\$ 5,000	Maturity	4.75% pa
	I 7	\$10,000	Maturity	6.25% pa
	I 17	\$50,000	Maturity	6.75% pa
6 Month	I 28	\$ 5,000	Maturity	5.55% pa
	I 8	\$10,000	Maturity	7.00% pa
	I 18	\$50,000	Maturity	7.50% pa
1 Year	I 33	\$ 5,000	Maturity	5.60% pa
	I 31	\$10,000	Maturity	7.00% pa
	I 32	\$50,000	Maturity	7.50% pa
2 Years	I 43	\$ 5,000	Annually	5.60% pa
	I 41	\$10,000	Annually	7.00% pa
	I 42	\$50,000	Annually	7.50% pa

Netsaver Account (\$50)

- New Variable Interest rate effective at 01/03/08 – 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) **7.15% pa***

* Effective Yield over 12 months = **7.39% pa**

"GOLD" Account (\$15)

- Interest rate current at 01/08/07 – 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-\$39,400 will receive	3.50% pa
Balances over \$39,400	5.50% 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**

Pension Account (\$60)

- New Variable Interest rate effective at 01/03/08 – 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) **7.15% pa***

* Effective Yield over 12 months = **7.39% pa**