



Interest Rate Sheet for Deposits

Effective from: 12 September 2024

Transaction Accounts

My Everyday Account	V M T 12
\$1 - \$4,999	0.01% pa
\$5,000 - \$24,999	0.01% pa
\$25,000 - \$49,999	0.10% pa
\$50,000 and over	0.10% pa

\$1 is only available to personal members

My Connect (\$9)	V M T 12
\$1 - \$4,999	0.01% pa
\$5,000 - \$24,999	0.01% pa
\$25,000 - \$49,999	0.10% pa
\$50,000 and over	0.10% pa

\$9 is only available to persons under 21 years of age

My Offset Account	V D 1
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Balance Offset Rate 100%

\$7 is only available to members with an eligible home loan

My Freedom Account	V M T 12
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\$1 - \$499	0.00% pa
\$500 - \$48,000	2.25% pa
\$48,001 and over	2.25% pa

Account owners must be aged 55 years or older & no longer working full time

My Business Account (\$2)	V M T 12 ^
\$1 - \$4,999	0.01% pa
\$5,000 - \$24,999	0.01% pa
\$25,000 - \$49,999	0.10% pa
\$50,000 and over	0.10% pa

Our Community Account (\$6)	V M T 12 ^
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\$1 - \$4,999	0.10% pa
\$5,000 - \$24,999	1.50% pa
\$25,000 and over	1.50% pa

\$6 account is only available to Community organisations that have a formal documented structure; Incorporated clubs; charitable organisations; sporting clubs; schools; recognised religions; community groups; non-profit organisations -- approval is at discretion of GMCU.

Key	Refer to Conditions of Use for full details
^	Fixed Interest
F	Variable Interest
V	Calculated on Daily Balance
D	Calculated on Minimum Monthly Balance
M	Portion in each tier
T	earns the rate for that tier
1	Interest paid monthly
12	Interest paid annually

Savings Accounts

Christmas Saver Account (\$4)	V D 12
\$1 and over	1.10% pa

Balance disbursed in November, or available using Internet Banking 15 November to 31 December

Online Saver Account (\$5)	V D 1
\$1 and over	1.05% pa

Advantage Saver Account (\$10)	V D T 1
	Base Bonus Total
\$1 and over	0.01% pa 4.74% pa 4.75% pa

Bonus rate is earned in months where you deposit at least \$20 and make no withdrawal (including electronic debits).

Cash Manager Account (\$15)	V D T 1 ^
\$1 - \$9,999	0.01% pa
\$10,000 - \$19,999	0.40% pa
\$20,000 - \$49,999	0.40% pa
\$50,000 - \$99,999	0.40% pa
\$100,000 and over	0.40% pa

Minimum opening Balance \$10,000.

Investment Accounts

Fixed Term Deposit	F D ^	
	\$100 -- \$4,999	\$5,000 and over
(I4) 3 --- 5 months	0.25% pa	4.00% pa
(I1) 6 --- 8 months	0.25% pa	4.00% pa
(I9) 9 --- 10 months	0.25% pa	4.10% pa
(I2) 12 months	0.25% pa	4.50% pa
(I3) 24 months	0.25% pa	4.00% pa

Early withdrawals attract a reduced interest rate. 3-12 month terms: Interest paid at maturity. Interest may be added to principal amount to be reinvested or paid to an account. 24 month term: Interest paid annually. First interest amount paid to an account, second interest payment may be added to principal and reinvested or paid to an account. Minimum deposit \$100. Rates for deposits greater than \$2million are available on application.

Monthly Income Term Deposit	F D ^	
	\$3,000 -- \$4,999	\$5,000 and over
(I6) 6 months	0.25% pa	3.90% pa
(I7) 12 months	0.25% pa	4.40% pa
(I5) 24 months	0.25% pa	3.90% pa

Interest is paid by to your nominated GMCU Account. Early withdrawals attract a reduced interest rate. Minimum deposit \$3,000. Rates for deposits greater than \$2million are available on application.



Note: Refer to Conditions of Use. Terms & conditions, fees & charges and eligibility criteria may apply. If you are lodging a Term Deposit you will earn the rate on the day of lodgement/rollover. General withholding tax may be deducted from interest earned where no Tax File Number is disclosed --- information on claiming refunds is available from the Australian Taxation Office. Accounts and Deposits with gmcu are Australian Government guaranteed under the Financial Claims Scheme - more details at www.fcs.gov.au. You can contact gmcu on 03 5821 9033 or www.gmcu.com.au. Goulburn Murray Credit Union Co-operative Ltd. ABN 87 087 651 509 | Australian Financial Services Licence No 241364