




Interest Rate Sheet for Deposits

Effective 11 December 2024

Transaction Accounts		Interest Rate
My Everyday Account (S1) <ul style="list-style-type: none"> • Variable Interest • Calculated on a Minimum Monthly Balance • Portion in each tier earns the rate for that tier • Interest paid annually 	\$1 - \$4,999	0.01% p.a.
	\$5,000 - \$24,999	0.01% p.a.
	\$25,000 - \$49,999	0.10% p.a.
	\$50,000 and over	0.10% p.a.
Only available to personal members.		
My Connect Account (S9) <ul style="list-style-type: none"> • Variable Interest • Calculated on a Minimum Monthly Balance • Portion in each tier earns the rate for that tier • Interest paid annually 	\$1 - \$4,999	0.01% p.a.
	\$5,000 - \$24,999	0.01% p.a.
	\$25,000 - \$49,999	0.10% p.a.
	\$50,000 and over	0.10% p.a.
Only available to members under 21 years of age.		
My Offset Account (S7) <ul style="list-style-type: none"> • 100% of balance offset against eligible home loan • Variable Interest • Calculated on a Daily Balance • Interest paid monthly 	\$1 and over	0.00% p.a.
Only available to members with an eligible home loan.		
My Freedom Account (S3) <ul style="list-style-type: none"> • Variable Interest • Calculated on a Minimum Monthly Balance • Portion in each tier earns the rate for that tier • Interest paid annually 	\$1 - \$499	0.00% p.a.
	\$500 - \$48,000	2.25% p.a.
	\$48,001 and over	2.25% p.a.
Only available to members aged 55 and over and no longer working full time.		
My Business Account (S2) <ul style="list-style-type: none"> • Variable Interest • Calculated on a Minimum Monthly Balance • Portion in each tier earns the rate for that tier • Interest paid annually • Refer to Conditions of Use for full details 	\$1 - \$4,999	0.01% p.a.
	\$5,000 - \$24,999	0.01% p.a.
	\$25,000 - \$49,999	0.10% p.a.
	\$50,000 and over	0.10% p.a.
Our Community Account (S6) <ul style="list-style-type: none"> • Variable Interest • Calculated on a Minimum Monthly Balance • Portion in each tier earns the rate for that tier • Interest paid annually • Refer to Conditions of Use for full details 	\$1 - \$4,999	0.10% p.a.
	\$5,000 - \$24,999	1.50% p.a.
	\$25,000 and over	1.50% p.a.
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.		

Savings Accounts			Interest Rate	
Christmas Saver Account (\$4) <ul style="list-style-type: none"> Variable Interest Calculated on a Daily Balance Interest paid annually 	\$1 and over		1.10% p.a.	
Balance disbursed in November, or available using Internet Banking 15 November to 31 December.				
Online Saver Account (\$5) <ul style="list-style-type: none"> Variable Interest Calculated on a Daily Balance Interest paid monthly 	\$1 and over		1.10% p.a.	
Advantage Saver Account (\$10) <ul style="list-style-type: none"> Variable Interest Calculated on a Daily Balance Portion in each tier earns the rate for that tier Interest paid monthly 		Base	Bonus	Total
	\$1 and over	0.01% p.a.	4.74% p.a.	4.75% p.a.
Bonus Rate is earned in months where you deposit at least \$20 and make no withdrawal (including electronic debits).				
Cash Manager Account (\$15) <ul style="list-style-type: none"> Variable Interest Calculated on Daily Balance Portion in each tier earns the rate for that tier Interest paid monthly Refer to Conditions of Use for full details 	\$1 - \$9,999		0.01% p.a.	
	\$10,000 - \$19,999		0.40% p.a.	
	\$20,000 - \$49,999		0.40% p.a.	
	\$50,000 - \$99,999		0.40% p.a.	
	\$100,000 and over		0.40% p.a.	
Minimum opening balance of \$10,000.				
Investment Accounts			Interest Rate	
Fixed Term Deposit <ul style="list-style-type: none"> Fixed Interest Calculated on a Daily Balance Refer to Conditions of Use for full details 		\$100 = \$4,999	\$5,000 and over	
	3 - 5 months (14)	0.25% p.a.	4.00% p.a.	
	6 - 8 months (11)	0.25% p.a.	4.00% p.a.	
	9 - 10 months (19)	0.25% p.a.	4.10% p.a.	
	12 months (12)	0.25% p.a.	4.40% p.a.	
	24 months (13)	0.25% p.a.	4.00% p.a.	
Early withdrawals attract a reduced interest rate. <u>3-12 month terms</u> : Interest paid at maturity. Interest may be added to principal amount to be reinvested or paid to an account. <u>24 month term</u> : 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 \$2 million are available on application.				
Monthly Income Term Deposit <ul style="list-style-type: none"> Fixed Interest Calculated on a Daily Balance Refer to Conditions of Use for full details 		\$3,000 - \$4,999	\$5,000 and over	
	6 months (16)	0.25% p.a.	3.90% p.a.	
	12 months (17)	0.25% p.a.	4.30% p.a.	
	24 months (15)	0.25% p.a.	3.90% p.a.	
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 \$2 million 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 1800 MY GMCU (1800 694 628) or www.gmcu.com.au . Goulburn Murray Credit Union Co-operative Ltd. ABN 87 087 651 509 Australian Financial Services Licence / Australian Credit Licence Number 241364. v250052.			