



# Interest Rate Sheet for Deposits

Effective 1 June 2026

Transaction Accounts		Interest Rate
<b>My Everyday Account (S1)</b> <ul style="list-style-type: none"> <li>● Variable Interest</li> <li>● Calculated on a Minimum Monthly Balance</li> <li>● Portion in each tier earns the rate for that tier</li> <li>● Interest paid annually</li> </ul>	\$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.		
<b>My Connect Account (S9)</b> <ul style="list-style-type: none"> <li>● Variable Interest</li> <li>● Calculated on a Minimum Monthly Balance</li> <li>● Portion in each tier earns the rate for that tier</li> <li>● Interest paid annually</li> </ul>	\$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.		
<b>My Offset Account (S7)</b> <ul style="list-style-type: none"> <li>● 100% of balance offset against eligible home loan</li> <li>● Variable Interest</li> <li>● Calculated on a Daily Balance</li> <li>● Interest paid monthly</li> </ul>	\$1 and over	0.00% p.a.
Only available to members with an eligible home loan.		
<b>My Freedom Account (S3)</b> <ul style="list-style-type: none"> <li>● Variable Interest</li> <li>● Calculated on a Minimum Monthly Balance</li> <li>● Portion in each tier earns the rate for that tier</li> <li>● Interest paid annually</li> </ul>	\$1 - \$499	0.00% p.a.
	\$500 - \$48,000	2.00% p.a.
	\$48,001 and over	2.00% p.a.
Only available to members aged 55 and over and no longer working full time.		
<b>My Business Account (S2)</b> <ul style="list-style-type: none"> <li>● Variable Interest</li> <li>● Calculated on a Minimum Monthly Balance</li> <li>● Portion in each tier earns the rate for that tier</li> <li>● Interest paid annually</li> <li>● Refer to Conditions of Use for full details</li> </ul>	\$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.
<b>Our Community Account (S6)</b> <ul style="list-style-type: none"> <li>● Variable Interest</li> <li>● Calculated on a Minimum Monthly Balance</li> <li>● Portion in each tier earns the rate for that tier</li> <li>● Interest paid annually</li> <li>● Refer to Conditions of Use for full details</li> </ul>	\$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
<b>Christmas Saver Account (\$4)</b> <ul style="list-style-type: none"> <li>● Variable Interest</li> <li>● Calculated on a Daily Balance</li> <li>● Interest paid annually</li> </ul>	\$1 and over	1.10% p.a.
Balance disbursed in November, or available using Internet Banking 15 November to 31 December.		
<b>Online Saver Account (\$5)</b> <ul style="list-style-type: none"> <li>● Variable Interest</li> <li>● Calculated on a Daily Balance</li> <li>● Interest paid monthly</li> </ul>	\$1 and over	1.05% p.a.
<b>Cash Manager Account (\$15)</b> <ul style="list-style-type: none"> <li>● Variable Interest</li> <li>● Calculated on Daily Balance</li> <li>● Portion in each tier earns the rate for that tier</li> <li>● Interest paid monthly</li> <li>● Refer to Conditions of Use for full details</li> </ul>	\$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.		

<b>Advantage Saver Account (\$10)</b> <ul style="list-style-type: none"> <li>● Variable Interest</li> <li>● Calculated on a Daily Balance</li> <li>● Portion in each tier earns the rate for that tier</li> <li>● Interest paid monthly</li> </ul>		Base	Bonus	Total
		\$1 and over	0.01% p.a.	4.54% p.a.
Bonus Rate is earned in months where you deposit at least \$20 and make no withdrawal (including electronic debits).				

Investment Accounts		Interest Rate	
<b>Fixed Term Deposit</b> <ul style="list-style-type: none"> <li>● Fixed Interest</li> <li>● Calculated on a Daily Balance</li> <li>● Refer to Conditions of Use for full details</li> </ul>		<b>\$100 - \$4,999</b>	<b>\$5,000 and over</b>
	3 - 5 months (I4)	0.25% p.a.	3.60% p.a.
	6 - 8 months (II)	0.25% p.a.	3.65% p.a.
	9 - 10 months (I9)	0.25% p.a.	3.70% p.a.
	12 months (I2)	0.25% p.a.	5.50% p.a.
	24 months (I3)	0.25% p.a.	5.60% 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.			
<b>Monthly Income Term Deposit</b> <ul style="list-style-type: none"> <li>● Fixed Interest</li> <li>● Calculated on a Daily Balance</li> <li>● Refer to Conditions of Use for full details</li> </ul>		<b>\$3,000 - \$4,999</b>	<b>\$5,000 and over</b>
	6 months (I6)	0.25% p.a.	3.55% p.a.
	12 months (I7)	0.25% p.a.	5.40% p.a.
	24 months (I5)	0.25% p.a.	5.50% 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](http://www.fcs.gov.au). You can contact gmcu on 1800 MY GMCU (1800 694 628) or [www.gmcu.com.au](http://www.gmcu.com.au). Goulburn Murray Credit Union Co-operative Ltd. ABN 87 087 651 509  
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