



HSU Members Credit Union is a division of
SGE Credit Union Limited

ABN 72 087 650 637

AFSL/Australian Credit Licence 238311

230 Clarence Street, Sydney NSW 2000

Phone 1300 304 932 | Fax (03) 9654 0451

www.hsucu.com.au



investment account interest rates

effective 14 November 2011

Minimum \$1,000#

30 - 89 days	2.50% p.a.
3 - 6 months	2.50% p.a.
7 - 12 months	2.50% p.a.
13 - 24 months	2.50% p.a.

Minimum \$5,000#

1 month	5.00% p.a.
3 months	5.50% p.a.
6 months	5.80% p.a.
9 months	5.50% p.a.
1 year	5.50% p.a.
2 years	5.50% p.a.
3 years	5.60% p.a.
4 years	5.70% p.a.
5 years	6.00% p.a.

Regular Income Minimum \$5,000

Available to members over 50 years of age. Interest paid fortnightly or monthly.

3 months	3.50% p.a.
6 months	3.50% p.a.
12 months	3.50% p.a.

Cash Management Account* S10 & S55*

Interest calculated daily and paid monthly.

\$0 - \$19,999	0.10% p.a.
\$20,000 - \$49,999	0.50% p.a.
\$50,000 - \$99,999	1.00% p.a.
\$100,000 - \$249,000	2.00% p.a.
\$250,000 plus	2.25% p.a.

* Deposits are at call after 7 days.

Term Deposits

These rates apply to retail deposits only. These rates are only offered if the member nominates for interest to be paid on maturity or when the term exceeds one year where interest must be paid annually. Monthly, quarterly and six monthly interest is available with a reduction on the current rate. Where funds are withdrawn from an investment account prior to maturity, a reduced rate of 1% interest applies. For terms outside of the advertised rates, call 1300 304 932 or visit your local service centre for more details.

HSU Members Credit Union is a division of SGE Credit Union Limited. All products issued by SGE Credit Union Limited. ABN 72 087 650 637, AFSL/ACL No. 238311. 230 Clarence Street, Sydney, NSW, 2000. Terms & Conditions are available at our offices/service centres and on application, which you should read and consider in deciding whether to use any product.

All accounts listed in this brochure have interest calculated on a daily balance.