



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

ABN 72 087 650 637
AFSL 238311

230 Clarence Street, Sydney NSW 2000

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www.hsucu.com.au



investment account interest rates

effective 10 December 09

Minimum \$1,000#

I29	30 - 89 days	2.50% p.a.
I12	3 - 6 months	2.50% p.a.
I3	7 - 12 months	2.50% p.a.
I14	13 - 24 months	2.50% p.a.

* Deposits are at call after 7 days.

Where funds are withdrawn from an investment account prior to maturity, a reduced rate of 1% interest applies.

Minimum \$5,000#

I20	30 - 89 days	5.50% p.a.
I2	3 - 6 months	5.75% p.a.
I9	7 - 12 months	6.00% p.a.
I22	13 - 24 months	7.00% p.a.

Term Deposits

These rate are only offered if the member nominates for interest to be paid on maturity. If the member would like their interest to compound the rate will be 0.25% less than what is advertised.

Minimum \$50,000#

I71	30 - 89 days	5.50% p.a.
I70	3 - 6 months	5.75% p.a.
I16	7 - 12 months	6.00% p.a.
I21	13 - 24 months	7.00% p.a.

All products issued by SGE Credit Union Limited.

ABN 72 087 650 637. 230 Clarence Street, Sydney, NSW, 2000. AFSL No. 238311. A Product Disclosure Statement (PDS) is available at our offices/service centres. We will give you a PDS on application, which you should read and consider before deciding whether to use any product.

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

Regular Income Minimum \$5,000

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

I10	3 months	3.50% p.a.
I4	6 months	3.50% p.a.
I5	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	1.25% p.a.
\$50,000 - \$99,999	1.75% p.a.
\$100,000	2.50% p.a.