



INTEREST RATES

31st December 2023

Savings

On Call Savings:	0.01% pa	Calculated on minimum monthly balance, credit end of month
Christmas Club:	1.00% pa	Calculated on minimum monthly balance, credit end of month
Junior Saver:	1.75% pa	Calculated daily and credit monthly (end of month)
Cash Management:		
\$0 - \$2,999.99	Nil	Calculated daily and credit half yearly (June and December)
\$3,000.00 - \$19,999.99	1.00% pa	
\$20,000 +	1.50% pa	
On-line Savings:		
\$0 - \$999.99	Nil	Calculated daily and credit half yearly (June and December)
\$1,000.00 +	1.50% pa	
Lifestyle Plus Single:		
\$0 - \$48,600	0.75% pa	Calculated daily and credit half yearly (June and December)
\$48,600.01 +	1.50% pa	
Lifestyle Plus Couple:		
\$0 - \$80,600	0.75% pa	Calculated daily and credit half yearly (June and December)
\$80,600.01 +	1.50% pa	
Budget Account:	0.00% pa	

(Terms & Conditions apply, please refer to our Fees & Charges and Transaction Limits brochure)

Term Deposits (Minimum \$500)

3 Months	3.25% pa	Calculated daily and credited on maturity
6 Months	3.45% pa	Calculated daily and credited on maturity
9 Months	4.25% pa	Calculated daily and credited on maturity
12 Months	4.75% pa	Calculated daily and credited on maturity

(Terms & Conditions apply, please refer to our Fees & Charges and Transaction Limits brochure)

Variable Loan Interest Rates

Loan Type	Interest Rate	Comparison Rate*
Car Loan Special > \$20,000	8.50% pa	8.70% pa (for a loan of \$30,000 over 5 years)
Used Car – 20% Deposit	12.00% pa	12.21% pa (for a loan of \$30,000 over 5 years)
Used Car – No Deposit	13.00% pa	13.21% pa (for a loan of \$30,000 over 5 years)
Personal Loans	14.75% pa	14.96% pa (for a loan of \$10,000 over 3 years)
Mortgage Owner Occupied	6.55% pa	6.63% pa (for a loan of \$150,000 over 25 years)
2yr Discount Rate	5.55% pa	6.43% pa (for a loan of \$150,000 over 25 years)
Mortgage Investment	6.55% pa	6.63% pa (for a loan of \$150,000 over 25 years)
Mortgage Commercial	9.45% pa	9.54% pa (for a loan of \$150,000 over 25 years)
Mortgage Interest Only	6.55% pa	
Home Equity Loan	7.15% pa	
Overdraft (Secured)	9.50% pa	
Overdraft (unsecured)	14.50% pa	

**The comparison rates are true only for the examples given.*

Different terms, fees or other loan amounts may result in a different comparison Rate.

All loans are subject to Credit Union lending policies and criteria. Fees & Charges apply.

Terms and Conditions are available on application

Endorsed Board Meeting 18th December 2023

2/18 Sale Street, Orange, NSW 2800 Telephone: 63622944 Facsimile: 63626061 eng@firstchoicecu.com.au,
BSB 802 318

Australian Financial Services Licence/Australian Credit Licence 240 722