

**Fixed Term Deposits**

Interest paid at maturity or annually

Term (Month)	\$500 - \$4,999	\$5,000 - \$24,999	\$25,000 - \$49,999	\$50,000 - \$99,999	\$100,000 & over
3	4.00%	5.25%	5.25%	5.25%	5.25%
4	4.00%	5.25%	5.25%	5.25%	5.25%
5	4.00%	5.25%	5.25%	5.25%	5.25%
6	4.50%	5.75%	5.75%	5.75%	5.75%
7	4.50%	5.75%	5.75%	5.75%	5.75%
8	4.50%	5.75%	5.75%	5.75%	5.75%
9	4.75%	6.00%	6.00%	6.00%	6.00%
10	4.75%	6.00%	6.00%	6.00%	6.00%
11	4.75%	6.00%	6.00%	6.00%	6.00%
12 - 18	5.25%	6.50%	6.50%	6.50%	6.50%
19 - 24	5.50%	6.75%	6.75%	6.75%	6.75%
36	6.00%	7.00%	7.00%	7.00%	7.00%

**Special Term Deposit Offer**

Term	\$10,000+
6 months	6.05%

Interest paid six monthly

Term (Month)	\$500 - \$4,999	\$5,000 - \$24,999	\$25,000 - \$49,999	\$50,000 - \$99,999	\$100,000 & over
12	5.20%	6.45%	6.45%	6.45%	6.45%
18 or 24	5.45%	6.70%	6.70%	6.70%	6.70%

Interest paid monthly

Term (Month)	\$5,000 - \$24,999	\$25,000 - \$49,999	\$50,000 - \$99,999	\$100,000 & over
12 - 18	6.30%	6.30%	6.30%	6.30%
19 - 24	6.55%	6.55%	6.55%	6.55%

Interest paid fortnightly

Term (Month)	\$5,000 - \$24,999	\$25,000 - \$49,999	\$50,000 - \$99,999	\$100,000 & over
12 - 18	6.25%	6.25%	6.25%	6.25%
19 - 24	6.50%	6.50%	6.50%	6.50%

**Edvest Products**

An annual Edvest Membership fee of \$18 is required to access Edvest products.

Regular income – 12 or 24 mths (Fortnightly int)

\$20,000 to \$499,999	6.25%
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Deferred Interest – 6 or 12 mths (Int at Maturity)

\$1,000 to \$4,999	5.25%
\$5,000 +	6.50%

Advertised Term Deposit rates are current at the time of publication but can be changed at any time. The current rate applies to all new Fixed Term Deposits and to Term Deposit rollovers at maturity.

Interest rates on Fixed Term Deposit are fixed for the term of the investment provided no funds are withdrawn prior to maturity. The interest rate paid on principal amounts withdrawn early will be adjusted by the percentage of the current term over the agreed term (e.g. if the term deposit is held for 80% of the original term, then 80% of the accrued interest on the amount withdrawn will be paid). Any funds not withdrawn will remain in the account until expiry of the agreed term and will attract the full rate of interest as originally specified. The minimum investment amount must be retained.

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from your private  
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This insurance is provided by Latrobe Health Services ABN 95 159 348 533. In arranging this insurance, mecu acts as an agent for Latrobe Health Services, not as your agent. For specific details of the cover offered, please refer to the relevant Latrobe Health Services policy document.