

access account

\$1 to \$4,999	0.25%
\$5,000 to \$9,999	0.50%
\$10,000 to \$19,999	0.50%
\$20,000 to \$49,999	0.50%
\$50,000 to \$99,999	1.00%
\$100,000 and above	1.00%

Interest calculated daily on whole of balance and credited quarterly.

cash management – transaction account

\$1 to \$4,999	0.00%
\$5,000 to \$19,999	0.45%
\$20,000 to \$49,999	1.10%
\$50,000 to \$99,999	2.35%
\$100,000 to \$249,999	3.10%
\$250,000 and over	3.20%

\$5,000 minimum opening balance only. Interest calculated daily on whole of balance and credited monthly.

cash management – high yield account

\$1 to \$4,999	0.00%
\$5,000 to \$19,999	2.35%
\$20,000 to \$49,999	3.35%
\$50,000 to \$149,999	4.20%
\$150,000 and over	4.60%

Funds fixed for 7 days then at call. \$5,000 minimum balance, \$500 minimum transaction. Interest calculated daily on whole of balance and credited quarterly.

community access account

\$1 to \$4,999	0.50%
\$5,000 to \$149,999	4.50%
\$150,000 to \$499,999	4.60%
\$500,000 and over	4.60%

Interest calculated daily on balance and paid monthly. Available only to schools and non-profit organisations.

cyber saver account

\$1 to \$4,999	1.00%
\$5,000 to \$149,999	4.50%
\$150,000 and over	4.60%

Funds available at call and accessed via internet banking. Interest calculated daily on whole of balance and credited monthly.

christmas club account

Any balance	1.50%
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Funds Available from November 1st. Interest calculated daily on whole of balance and credited on November 30th. Automatic transfer of balance on December 1st.

deeming account

\$0 to \$1,999	0.10%
\$2,000 to \$44,599	3.00%
\$44,600 and over	4.50%

Interest calculated daily on portion of balance within each interest tier and credited quarterly, Available to eligible member only.

incentive saver account

\$1 to \$4,999	0.25% + 5.00% p.a. bonus interest#
\$5,000 and over	0.25% + 5.00% p.a. bonus interest#

Interest calculated daily on whole of balance and credited monthly. # At least \$100 deposited per month and zero withdrawals per month.

mySaver account (for 0 – 25 year olds)

\$10.00 and over	0.25% + 5.00% p.a. bonus interest#
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Interest calculated daily on whole of balance and credited monthly. # At least \$10 deposited per month and zero withdrawals per month.

Deposit accounts protected

The Australian Government has a Financial Claims Scheme (FCS) to protect deposits held in banks, credit unions, and building societies. In the extremely unlikely event that bankmecu faces stress, the account holder may be entitled to payment under the Financial Claims Scheme. Access to the scheme is subject to a limit for each depositor. More information about the scheme can be obtained from the bankmecu website or from the APRA website at www.apra.gov.au and the APRA hotline on 1300 55 88 49

Interest rates expressed as annual percentage rates.

term deposit rates

effective 01 February 2012 v 19

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	3.75%	5.25%	5.25%	5.25%	5.25%
4	3.75%	5.25%	5.25%	5.25%	5.25%
5	3.75%	5.25%	5.25%	5.25%	5.25%
6	4.25%	5.25%	5.25%	5.25%	5.25%
7	4.25%	5.25%	5.25%	5.25%	5.25%
8	4.25%	5.25%	5.25%	5.25%	5.25%
9	4.50%	5.25%	5.25%	5.25%	5.25%
10	4.50%	5.25%	5.25%	5.25%	5.25%
11	4.50%	5.25%	5.25%	5.25%	5.25%
12 - 18	4.55%	5.25%	5.25%	5.25%	5.25%
19 - 24	4.65%	5.35%	5.35%	5.35%	5.35%
36	5.00%	5.55%	5.55%	5.55%	5.75%

Interest paid six monthly

Term (Month)	\$25,000 - \$49,999	\$50,000 - \$99,999	\$100,000 & over
12	5.20%	5.20%	5.20%
18 or 24	5.30%	5.30%	5.30%
36	5.50%	5.50%	5.75%

Interest paid monthly

Term (Month)	\$25,000 - \$49,999	\$50,000 - \$99,999	\$100,000 & over
12 - 18	5.15%	5.15%	5.15%
19 - 24	5.25%	5.25%	5.25%
36	5.45%	5.45%	5.75%

Interest paid fortnightly

Term (Month)	\$25,000 - \$49,999	\$50,000 - \$99,999	\$100,000 & over
12 - 18	5.10%	5.10%	5.10%
19 - 24	5.20%	5.20%	5.20%
36	5.40%	5.40%	5.60%

Special term deposit

5 months (minimum deposit \$10,000)	5.60%
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Edvest products

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

Regular income – 12 to 24 mths (Fortnightly int)

\$25,000 to \$1,000,000	5.15%
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Edvest – 6 to 12 mths (Int at Maturity)

\$1,000 to \$4,999	4.55%
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\$5,000 +	5.25%
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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.

For Term Deposits where interest is paid annually or at maturity bankmecu will approve a customer's request for either a full or part redemption of funds prior to the expiry of the agreed term. Upon approval, an early release adjustment to the accrued interest will apply. The interest rate applicable to principal amounts withdrawn early will be adjusted by the percentage of the current term over the original agreed term. For example, if the term deposit is held for 80% of the original term, 80% of the accrued interest on the amount withdrawn will be paid upon early redemption. Any funds not redeemed will remain in the account until final expiry of the agreed term and will attract the full rate of interest as originally specified. Minimum investment amount must be retained in applicable Term Deposit.

For Regular Income Term Deposits where interest is paid fortnightly, monthly or six monthly, redemption prior to the expiry of the agreed term will be approved with 30 days notice during which notice period no interest will be earned.

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Interest rates expressed as annual percentage rates.