



June 2010

Call us on 1300 13 14 20 • www.selectcu.com.au • service@selectcu.com.au



CSR & Rinker Credit Union is now a part of Select Credit Union

►► Our Direct Charge Fee Free ATM Network just became Bigger!



Since March 2009, ATM owners have been able to charge a fee to people for using their ATMs. Research indicates that ATM users have changed their habits to avoid paying these fees, thereby supporting the network that supports them.

Select Credit Union is pleased to announce that members now have access to approximately 8,100 ATMs across Australia that will not charge the direct charge fee.

By using a RediATM (our preferred network), Cashcard* ATMs or NAB ATMs, you will not be charged fees by the ATM owner when making a withdrawal.

Look for these fee friendly ATMs and avoid the direct fee.

A handy tip: When making purchases with EFTPOS, withdraw extra cash when you can. Direct Charging does not apply and you'll also avoid a trip to the ATM!

Also remember our Loyalty Fee Rebates – another way to minimise fees & charges#.

If you would like to discuss options, please call into any branch or contact us on 1300 13 14 20.

* A direct charge may be levied by some Cashcard machines that are owned by HSBC, Pulse, ICash or Bankwest.
Excess transaction fees may still apply.

It all comes back to you

Select Credit Union members are part of the 4.5 million Australians who prefer to bank at a place that is not one of the Big 4 Banks.

Your Credit Union provides the products of a major bank – but with consistently better home loan rates that could potentially save you thousands.

Your Credit Union is a place that is passionate about ensuring that members are financially better off and also a place that retains the security of government guaranteed deposits.

A place where profits go back to creating better products for members.

Find out how much you can save at Select Credit Union by calling at any one of our branches, our website, or by calling 1300 13 14 20



Credit Union and Building Society group

Your Credit Union provides the products of a major bank – but with consistently better home loan rates that could potentially save you thousands.

Select Credit Union's Super Equity Access



The Ultimate in Mortgage Flexibility.

Our Super Equity Access is a loan that gives you access to the equity in your home in the form of an overdraft.

You'll have instant access to the funds up to your approved limit, and any deposits paid into the account will be applied to the drawn down balance to reduce your interest.

In addition, you'll benefit from...

- A highly competitive interest rate
- No monthly or account keeping fees
- Available funds up to your approved limit anytime
- Nil application fee

Equity Access allows you to pay off your home loan, while you have the funds to enjoy the lifestyle you want.

And of course, choose from any of our range of Cannex 5 Star Rated Home Loans.

Why not talk to us about a new loan or refinancing your current home loan!

Remember Cannex 5 star = Outstanding Value.



Latest Rates

Term Deposits

Effective 1 June '10	Interest Rate	Edvest
Min. \$1,000		
3 mths	4.40% pa	4.50% pa
6 mths	4.70% pa	4.80% pa
12 mths	5.30% pa	5.40% pa
24 mths	5.75% pa	5.85% pa
Min. \$10,000		
3 mths	5.40% pa	5.50% pa
6 mths	5.75% pa	5.85% pa
12 mths	6.10% pa	6.20% pa
24 mths	6.25% pa	6.35% pa
Min. \$50,000		
3 mths	5.50% pa	5.60% pa
6 mths	6.00% pa	6.10% pa
12 mths	6.25% pa	6.35% pa
24 mths	6.50% pa	6.60% pa

Loans

Effective 1 July '10	Interest Rate	Comparison Rate
Super Mortgage	6.84% pa	6.88% pa*
Super Investment	6.84% pa	6.88% pa*
Super 3 Year Fixed	7.99% pa	6.68% pa*
Super Equity Access	7.04% pa	N/A
Bridging	7.84% pa	7.88% pa*
Personal	11.99% - 16.69% pa	12.21% - 16.92% pa#
New Car	10.19% pa	10.43% pa
Used Car	10.69% - 16.69% pa	10.93% - 16.92% pa#
Overdraft	12.14% - 16.69% pa	N/A

Deposit Accounts Effective 1 May '10

Transaction	0.15% pa	Edvest
Cash Management		
\$1 to \$4999	0.00% pa	up to \$1999 0.00% pa
\$5000 to \$9999	1.00% pa	\$2000 to \$29999 2.00% pa
\$10000 to \$24999	2.00% pa	\$30000 plus 3.50% pa
\$25000 to \$49999	2.50% pa	SelectDIRECT
\$50000 to \$99999	3.50% pa	up to \$3000 0.25% pa
\$100000 plus	4.25% pa	\$3000 plus 4.75% pa

Fixed Term Investments are required for their full term. The Credit Union reserves the right to negotiate Term Deposits in excess of \$500,000. Edvest members receive a bonus interest of 0.10% pa on all Term Deposit rates.

*Comparison rates are calculated on a loan amount of \$150,000 over a term of 25 years.

#Comparison rates are calculated on a loan amount of \$30,000 over a term of 5 years.

WARNING: This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. View our comparison rate schedule at your nearest branch or at www.selectcu.com.au

CONTACT US

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