



Savings Accounts	Rate p.a.
<b>S1 - Everyday Access</b>	0.01%
<b>S11 - Super Saver ( 0-11 years )</b>	1.25%
<b>S17- Teen Saver ( 11-17 years )</b>	1.25%
Calculated on a daily balance credited quarterly (March, June, September and December)	
<b>S2 - Budget Saving</b>	Nil
<b>S9 - Home Loan Offset</b>	Nil
<b>S3 - Christmas Club<sup>#</sup></b>	
Calculated on a daily balance credited quarterly (March, June, September and December).	
	0.15%
<sup>#</sup> Withdrawal period restricted to between 1 November and 31 January each year.	
<b>S5 - Over 55 Account</b>	
\$0 - \$48,600	0.50%
Portion of balance over \$48,600	1.75%
Tiered interest rate applies to portion of the balance only. Calculated on daily balances on the portion of balance within tiered rates, credited quarterly (March, June, September and December)	
<b>S4 - Community Care and S6 - Cash Management Account</b>	
Calculated on daily balances on the whole balance at tiered rates, credited quarterly (March, June, September and December)	
\$0 - 25,000	0.05%
\$25,000 +	0.25%
<b>S8 - Family e-Savings</b>	
Calculated on daily balances on the whole balance at tiered rates, credited monthly	
	1.50%
<b>S40/S41/S42/S43 Bonus Saver</b>	
<b>Base Credit Interest Rate</b>	0.01%
<b>Bonus Interest Rate</b>	2.24%
<b>Maximum Interest Rate</b>	2.25%
Calculated on daily balance, credited monthly with bonus interest rate applied to base interest rate provided that \$200 per month is deposited with no withdrawals. Should this not be satisfied, only base rate of interest is paid	
<b>Penalty Interest Rate - Overdrawn Savings Account</b>	18.00%

Fixed Term Deposit (FTD)	Interest Paid Monthly p.a. <sup>1</sup>	Interest Paid on Maturity p.a. <sup>2</sup>
3 - 6 month FTD \$1,000 to \$4,999 (I4)	0.15%	0.25%
3 - 6 month FTD \$5,000 to \$19,999 (I3)	0.55%	0.65%
3 - 6 month FTD \$20,000 to \$99,999 (I5)	1.45%	1.55%
3 - 6 month FTD \$100,000 and over (I2)	1.95%	2.05%
1 Year FTD \$5,000 + (I9)	1.95%	2.05%
2 Year FTD \$5,000 + (I10)	2.15%	2.25%
3 Year FTD \$5,000 + (I11)	2.25%	2.35%

Calculated on daily balance. <sup>1</sup> Credited monthly to your nominated account <sup>2</sup> Credited at maturity or annually for terms greater than 1 year to your Fixed Term Deposit or your nominated account

### Administrative office

#### Lithgow

1 Ordnance Avenue  
Ph: 1300 369 900  
Fax: (02) 6351 3148

### Branch Locations

#### Lithgow

148 Main Street  
Ph: (02) 6354 1615  
Fax: (02) 6351 2616  
rediATM access

#### Bathurst

75-77 William Street  
Ph: (02) 6354 1611  
Fax: (02) 6334 4698  
rediATM access

#### Blackheath

28 Govetts Leap Road  
Ph: (02) 6354 1610  
Fax: (02) 4787 5025

#### Mudgee

The Gateway,  
82 Church Street  
Ph: (02) 6354 1613  
Fax: (02) 6372 2716  
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To decide if a product is right for you please read carefully the following documents: Account & Access Facility Booklet (containing Conditions of Use), Summary of Accounts and Availability Of Access Facilities, Financial Services Guide, Deposit and Lending Interest Rate Brochure, Credit Guide and Fees and Charges Brochure

# Deposit Rates and Summary of Accounts & Access Facilities

Effective 18th December 2017



Family First Credit Union Limited

ABN 39 087 650 057 | AFSL No & Australian credit licence 241068