



INTEREST RATES UPDATE – Effective 1 February 2012

Northern Inland Credit Union Limited ABN 36 087 650 422 AFSL 235022 & Australian credit licence 235022

SAVINGS ACCOUNTS & DEPOSIT PRODUCTS: Fees, charges and eligibility criteria apply. Rates are subject to change. NICU's Product Fact Sheets (PFS) contain all details that might reasonably be expected to influence your decision to acquire the product/service. Copies available at www.nicu.com.au and at all branches. This document contains general descriptive information, not advice. Consider the PFS information and your own circumstances before acquiring a product/service.

FIXED TERM DEPOSIT ACCOUNTS - INTEREST PAID ANNUALLY or ON MATURITY

Amount	3 Months – I13 Rate % pa	6 Months – I16 Rate %pa	9 Months – I19 Rate % pa	12 Months – I11 Rate % pa	24 Months – I2 Rate % pa
\$5,000 - \$9,999	4.50	4.00	4.00	4.50	4.50
\$10,000 - \$24,999	4.55	4.05	4.05	4.55	4.55
\$25,000 - \$49,999	5.20	4.05	4.05	4.70	4.70
\$50,000 - \$99,999	5.35	4.15	4.15	4.85	4.85
\$100,000 - \$249,999	5.40	4.20	4.20	4.90	4.90
\$250,000 +	On Application	On Application	On Application	On Application	On Application

FIXED TERM DEPOSIT ACCOUNTS - INTEREST PAID MONTHLY

Amount	3 Months – I23 Rate % pa	6 Months – I26 Rate %pa	9 Months – I29 Rate % pa	12 Months – I21 Rate % pa	24 Months– I24 Rate % pa
\$5,000 - \$9,999	4.25	3.75	3.75	4.25	4.25
\$10,000 - \$24,999	4.30	3.80	3.80	4.30	4.30
\$25,000 - \$49,999	4.95	3.80	3.80	4.45	4.45
\$50,000 - \$99,999	5.10	3.90	3.90	4.60	4.60
\$100,000 - \$249,999	5.15	3.95	3.95	4.65	4.65
\$250,000 +	On Application	On Application	On Application	On Application	On Application

S12 BONUS SAVINGS ACCOUNT (funds at call)

Amount	Base Interest Rate % pa	Bonus Interest Rate % pa	Potential Total Interest (Base Rate + Bonus Rate)	The S12 rewards you with Bonus Interest if you make at least one deposit of at least \$1.00 and no withdrawals each month.
\$0 - \$19,999.99	0.19	2.28	2.47	
\$20,000 - \$99,999.99	0.24	2.88	3.12	
\$100,000-\$249,999.99	0.29	3.48	3.77	
\$250,000 plus	0.36	4.32	4.68	

S11 PORTFOLIO INVESTMENT ACCOUNT (funds at call)

Amount	Interest rate % pa	Amount	Interest rate % pa	Over 40? Use the S11 as your primary account. Interest is calculated daily and paid six monthly.
\$0 - \$1,999.99	1.25	\$20,000 - \$99,999.99	2.15	
\$2,000 - \$19,999.99	1.65	\$100,000 +	2.65	

S6 CASH MANAGEMENT ACCOUNT (funds at call)

Amount	Interest rate % pa	Amount	Interest rate % pa	Divert savings to the S6 to earn good interest - calculated daily and paid monthly.
\$0 - \$19,999.99	1.25	\$50,000 - \$99,999.99	2.90	
\$20,000 - \$49,999.99	2.65	\$100,000 +	3.45	

NORTHERN INLAND SAVINGS ACCOUNTS

Purpose	Account	Interest calculated	Interest paid	Interest rate %pa
Primary account	S1 On Call Savings	Minimum monthly balance	Annually	0.00%
	S10 Deeming	Daily closing balance	Monthly	\$0 - \$44,600: 3.00% pa; \$44,600.01+ (on total balance): 4.50% pa
	S25 Yes Account	Minimum monthly balance	Annually	0.10%
Self-Managed Superfund	S80 Future Plus	Daily closing balance	Monthly	\$0 - \$4,999.99: 0%; \$5,000 - \$9,999.99: 3.50%; \$10,000 - \$24,999.99: 3.55%; \$25,000 - \$49,999.99: 3.70%; \$50,000 - \$99,999.99: 3.85%; \$100,000+: 3.90%
Budget	S3 Budget Savings	Minimum monthly balance	Annually	0.10%
	S9 Insurance Payments	Minimum monthly balance	Annually	0.10%
Special savings	S2 & S5 Project Savings	Daily closing balance	Annually	\$0 - \$499.99: 0.10%; \$500+ (on total balance): 0.50%
	S4 Christmas Club	Minimum monthly balance	Annually	0.50%
	S7 Super Saver	Daily closing balance	Annually	0.50%
	S8 Teenage Account	Daily closing balance	Quarterly	\$0 - \$499.99: 0.10%; \$500+ (on total balance): 0.50%
	S99 Internet Saver	Daily closing balance	Monthly	\$0 - \$4,999.99: 0%; \$5,000+ (on total balance): 4.15%
FMD	S16 Farm Management Deposit	Daily closing balance	Quarterly	See PFS for S16
Other	S30 Secured Commercial Overdraft	Minimum monthly balance	Annually	0.10% on savings balance
	S50 Easy Access	Minimum monthly balance	Annually	0.10% on savings balance
	S60 RediCredit	Minimum monthly balance	Annually	0.10% on savings balance

ALL DEPOSITS WITH NORTHERN INLAND CREDIT UNION ARE 100% GOVERNMENT GUARANTEED.

From 1 February 2012 access to the FCS is limited to \$250,000 per depositor per banking institution. Transitional arrangements apply for term deposit accounts made before 10.09.11 and new term deposits made between 10.09.11 and 01.02.12. See www.apra.gov.au.

LOAN & CREDIT PRODUCTS: Interest rates are subject to change. Fees and charges may apply. Terms and conditions available on request. Access to products is subject to normal lending criteria. Comparison interest rate schedule available.

NORTHERN INLAND LOAN ACCOUNTS

	Annual Percentage Rate (% pa)	Amount	Term	Comparison Rate (% pa)
Car loan secured by a new vehicle L22	8.59	\$30,000	5 years	8.73
	8.59	\$10,000	3 years	9.27
Car loan secured by a vehicle < 24 months old L22	9.10	\$30,000	5 years	9.24
	9.10	\$10,000	3 years	9.78
Car loan secured by a vehicle > 24 months old but < 5 years old L22	10.80	\$30,000	5 years	10.94
	10.80	\$10,000	3 years	11.49
Car loan either secured by a vehicle > 5 years old but < 10 years L22	14.75	\$15,000	4 years	15.11
	14.75	\$5,000	2 years	16.78
Car Loan secured by a vehicle > 11 years L22	16.20	\$10,000	3 years	16.91
	16.20	\$5,000	2 years	18.24
Personal Loan secured by vehicle 1 to 5 years of age L23	10.80	\$30,000	5 years	10.94
	10.80	\$10,000	3 years	11.49
Personal Loan secured by vehicle 6 to 10 years L92	14.75	\$15,000	4 years	15.11
	14.75	\$5,000	2 years	16.78
Personal loan secured by a Term Deposit L95	10.10	\$30,000	5 years	10.24
	10.10	\$10,000	3 years	10.79
Personal Loan unsecured L91	16.20	\$10,000	3 years	16.91
	16.20	\$5,000	2 years	18.24
NICU Smart Home Loan home & real estate investment, secured by mortgage over real estate L28, L31	7.09	\$150,000	25 years	7.14
	7.09	\$50,000	7 years	7.46
	7.09	\$30,000	5 years	7.94
Northern Inland 1 Year Fixed Honeymoon Rate Home Loan ¹ home & real estate investment, secured by mortgage over real estate	5.80	\$150,000	25 years	7.00
Northern Inland 2 Year Fixed Honeymoon Rate Home Loan ¹ home & real estate investment, secured by mortgage over real estate	6.09	\$150,000	25 years	6.93
Northern Inland 3 Year Fixed Honeymoon Rate Home Loan ¹ home & real estate investment, secured by mortgage over real estate	6.19	\$150,000	25 years	6.88
NICU 1 Year Fixed Home Loan ¹ home & real estate investment, secured by mortgage over real estate	6.29	\$150,000	25 years	7.05
NICU 2 Year Fixed Home Loan ¹ home & real estate investment, secured by mortgage over real estate	6.29	\$150,000	25 years	6.98
NICU 3 Year Fixed Home Loan ¹ home & real estate investment, secured by mortgage over real estate	6.39	\$150,000	25 years	6.93
NICU 4 Year Fixed Home Loan ¹ home & real estate investment, secured by mortgage over real estate	6.89	\$150,000	25 years	7.06
NICU 5 Year Fixed Home Loan ¹ home & real estate investment, secured by mortgage over real estate	6.89	\$150,000	25 years	7.05

¹ The 1 to 5 year fixed loan comparison rate calculated under the assumption at the end of the fixed rate period, the balance of the term will convert to the current variable rate.

Comparison Interest Rate Warning: This comparison rate applies only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan.

A Comparison Rate Schedule is available at all our branches and on our website.

Please be aware that NICU does not generally provide a Mortgage loan for a term exceeding 30 years.

CONTINUING CREDIT overdrafts and credit cards

Commercial loans secured and unsecured	Amount and rate on application	
VISA Credit Card	Amount on application	14.00 % pa
Honeymoon Rate special rate for first 6 months then reverts to standard		8.99 % pa
Home Loan Rewards Visa Credit Card	Amount and eligibility on application	10.74 % pa
Secured Commercial Overdraft (\$30)	Amount and rate on application	
Easy Access (\$50) secured by a term deposit of equal value or mortgage	Amount on application	8.10 % pa
RediCredit (\$60)	Amount on application	14.70 % pa

Northern Inland Credit Union Limited ABN 36 087 650 422 AFSL 235022 & Australian credit licence 235022

Contact us: **1300 65 65 81** website: **www.nicu.com.au** email: **info@nicu.com.au**

Apply online for loan and credit facilities or contact us to make an appointment at a time to suit you:

Tamworth: 481 Peel St **West Tamworth:** 142 Bridge St **Narrabri:** 73 Maitland St **Gunnedah:** 252 Conadilly St