

# Investments

Term deposits are a great option to maximise your savings and have the reassurance of a fixed interest rate over a fixed period that you choose.

<u>Term</u>	<u>Rate</u>
<b>3 months</b>	<b>2.25% p.a</b>
<b>6 months</b>	<b>3.20% p.a</b>
<b>9 months</b>	<b>3.45% p.a</b>
<b>12 months</b>	<b>4.10% p.a</b>
<b>18 months</b>	<b>4.20% p.a</b>
<b>24 months</b>	<b>4.50% p.a</b>

A minimum deposit of \$500. Interest rates are quoted per annum and are subject to change without notice.

Early withdrawal - If the Credit Union believes you have suffered real financial hardship, it has the discretion to allow you to withdraw your term account investment early. In these circumstances the interest rate may be adjusted to the nearest shortest-term deposit period prior to your early repayment request and/or an early withdrawal fee of 1% p.a. may be charged.

## Getting Advice

We suggest that you do your research - there are some great websites that will help you sort the good guys from the bad guys. A few options are [sorted](#) or [consumer](#).

Contact us