



Customer Owned Institution of the Year Award

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Company	Variable Home Loan Rate*	Flexible Saver Rate**	Regular Saver Rate**	Travel Insurance	Income Protection	Life Insurance	Motor Vehicle Insurance	Home and Contents Insurance
Australian Military Bank	4.74%	1.75%	2.85%	✓	✗	✗	✓	✓
B&E Personal Banking	4.04%	1.00%	2.00%	✓	✗	✗	✓	✓
Bank Australia	4.10%	2.00%	3.00%	✓	✓	✓	✓	✓
BankVic	3.99%	2.45%	2.85%	✓	✓	✗	✓	✓
bcu	4.33%	1.95%	1.95%	✓	✗	✓	✓	✓
Beyond Bank	4.54%	2.10%	2.10%	✓	✓	✓	✓	✓
Big Sky Building Society	4.57%	1.75%	1.75%	✓	✓	✓	✓	✓
Catalyst Money	4.15%	2.10%	2.10%	✓	✓	✓	✓	✓
Coastline Credit Union	4.34%	2.61%	2.61%	✓	✗	✓	✓	✓
Community First CU	4.35%	.25%	2.40%	✓	✗	✗	✓	✓
Community Mutual Group	4.48%	2.00%	3.00%	✓	✗	✗	✓	✓
CUA	3.99%	2.75%	2.75%	✓	✗	✓	✓	✓
Defence Bank	4.55%	2.75%	2.75%	✓	✗	✗	✓	✓
Easy Street Fin Services	4.76%	2.00%	2.95%	✓	✗	✗	✓	✓
ECU Australia	3.84%	2.20%	2.85%	✓	✓	✗	✓	✓
Encompass Credit Union	4.05%	.75%	.75%	✓	✗	✓	✓	✓
FCCS Credit Union	4.29%	2.56%	2.56%	✓	✓	✓	✓	✓
First Option Credit Union	4.55%	1.85%	2.10%	✓	✗	✗	✓	✓
G&C Mutual Bank	3.99%	-	1.81%	✓	✓	✓	✓	✓
Gateway Credit Union	3.89%	2.00%	2.00%	✓	✗	✓	✓	✓



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Heritage Bank	3.94%	2.00%	2.30%	✓	✓	✓	✓	✓
Holiday Coast CU	4.64%	-	-	✓	✗	✗	✓	✓
Horizon Credit Union	4.19%	1.75%	2.90%	✓	✗	✗	✓	✓
Hume Bank	4.40%	2.25%	2.25%	✓	✗	✓	✓	✓
Hunter United	3.95%	1.65%	2.35%	✓	✗	✗	✓	✓
Illawarra CU NSW	4.15%	2.10%	2.10%	✓	✓	✓	✓	✓
IMB	3.94%	.25%	2.75%	✓	✗	✗	✓	✓
Intech Credit Union	4.74%	-	2.50%	✓	✓	✓	✓	✓
Macquarie Credit Union	4.58%	1.82%	1.82%	✓	✗	✗	✓	✓
My Credit Union	4.44%	-	-	✓	✗	✓	✓	✓
Newcastle Permanent	3.74%	2.50%	2.60%	✓	✓	✓	✓	✓
Northern Beaches CU	4.35%	.25%	2.40%	✓	✗	✗	✓	✓
Northern Inland CU	4.09%	-	-	✓	✗	✗	✓	✓
P&N Bank	4.15%	3.20%	3.20%	✓	✓	✓	✓	✓
People's Choice Credit Union	4.08%	2.40%	2.96%	✓	✗	✗	✓	✓
Police Bank	5.14%	2.00%	2.00%	✓	✗	✓	✓	✓
Qld Police Credit Union	3.97%	1.60%	2.55%	✓	✗	✓	✓	✓
QT Mutual Bank	3.88%	1.90%	1.90%	✓	✗	✓	✓	✓
Quay Credit Union	4.24%	2.35%	2.35%	✗	✗	✗	✗	✗
Qudos Bank	3.99%	1.90%	2.55%	✓	✗	✓	✓	✓



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Queenslanders CU	4.03%	2.30%	2.30%	✓	✓	✓	✓	✓
SCU	4.09%	2.50%	2.50%	✓	✓	✓	✓	✓
Select Credit Union	4.64%	1.50%	1.50%	✓	✗	✗	✓	✓
SERVICE ONE Alliance Bank	4.45%	.25%	-	✓	✗	✗	✓	✓
Southern Cross Credit Union	4.18%	-	-	✓	✗	✗	✓	✓
Summerland CU	4.24%	-	-	✓	✗	✗	✓	✓
Teachers Mutual Bank	4.57%	1.76%	2.61%	✓	✓	✓	✓	✓
The Capricornian	3.99%	2.05%	2.05%	✓	✗	✓	✓	✓
The Mac	4.44%	1.60%	1.60%	✓	✓	✓	✓	✓
The Mutual	4.53%	2.85%	2.60%	✓	✗	✗	✓	✓
The Rock	3.99%	1.65%	1.65%	✓	✗	✓	✓	✓
Transport Mutual Credit Union	4.91%	-	-	✓	✗	✗	✓	✓
UniBank	4.57%	1.76%	2.61%	✗	✓	✓	✓	✓
Victoria Teachers Mutual Bank	3.94%	2.00%	2.70%	✓	✓	✓	✓	✓
Woolworths Employees CU	4.53%	-	-	✓	✗	✗	✓	✓
Your Credit Union	4.39%	2.40%	2.40%	✗	✗	✗	✗	✗