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### **Customer Owned Institution**

Company	Product	Investment Terms (as at 25/05/2016) Available for \$50,000							Auto Rollover	Early Withdrawal
		3 Months	6 Months	1 Years	2 Years	3 Years	5 Years	Instruct via Email	Facility	for Hardship
Australian Military Bank	Income Plus	2.60%	2.70%	2.75%				<b>~</b>	<b>✓</b>	<b>~</b>
Australian Military Bank	Term Deposits	2.60%	2.70%	2.75%	2.90%			<b>~</b>	<b>~</b>	<b>✓</b>
Auswide Bank	Term Deposit	2.50%	2.60%	2.75%	2.50%	2.65%	2.75%	<b>~</b>	· · · · · · · · · · · · · · · · · · ·	×
B&E Personal Banking	Regular Income Investment			2.60%	2.65%			×	· · · · · · · · · · · · · · · · · · ·	<b>✓</b>
B&E Personal Banking	Term Investment	2.55%	2.80%	2.70%	2.80%			×	· · · · · · · · · · · · · · · · · · ·	<b>✓</b>
BankVic	12 Months Regular Income			2.55%				<b>~</b>	· · · · · · · · · · · · · · · · · · ·	<b>✓</b>
BankVic	Term Deposits	2.65%	2.75%	2.70%	2.85%	2.95%	3.10%	<b>~</b>	<b>~</b>	<b>✓</b>
bcu	Term Deposits	2.60%	2.70%	2.75%	2.95%	2.90%		X	<b>~</b>	<b>✓</b>
Beyond Bank	Term Deposits	2.40%	2.60%	2.60%	2.60%	2.75%	2.90%	<b>~</b>	<b>✓</b>	<b>✓</b>
Big Sky Building Society	Term Deposits	2.40%	2.50%	3.05%	3.10%	3.00%	3.00%	<b>✓</b>	<b>✓</b>	<b>✓</b>
Catalyst Money	Term Deposits	2.10%	2.15%	2.15%	2.10%	2.10%		<b>✓</b>	<b>~</b>	✓
Coastline Credit Union	Term Deposits	2.05%	2.15%	2.25%	2.55%			X	<b>~</b>	✓
Community First CU	Term Deposits	2.40%	2.50%	2.60%	2.70%	2.80%		X	<b>✓</b>	<b>✓</b>
CUA	Term Deposits	2.15%	2.80%	2.80%	3.10%	3.15%		X	<b>~</b>	<b>✓</b>
Defence Bank	Term Deposit	2.40%	2.35%	2.45%	2.75%			<b>~</b>	<b>✓</b>	<b>✓</b>
ECU Australia	Term Deposit	2.40%	2.75%	2.85%				<b>✓</b>	<b>✓</b>	<b>✓</b>
FCCS Credit Union	Fixed Term Deposits	2.40%	2.45%	2.50%				×	<b>~</b>	<b>✓</b>
First Option Credit Union	Regular Income Term Deps		2.15%	2.35%	2.55%			<b>~</b>	<b>✓</b>	<b>~</b>
First Option Credit Union	Term Deposits	2.15%	2.25%	2.55%	2.75%			<b>✓</b>	~	~
G&C Mutual Bank	Term Deposit	2.30%	2.35%	2.40%	2.60%	2.75%	3.05%	×	~	~



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		3 Months	6 Months	1 Years	2 Years	3 Years	5 Years	via Email	Facility	for Hardship
Gateway Credit Union	Term Deposit	2.17%	2.31%	3.00%	2.39%	2.50%	2.78%	<b>✓</b>	<b>~</b>	<b>~</b>
Heritage Bank	Term Deposits	2.75%	2.85%	2.90%	2.90%	2.95%	3.00%	×	<b>~</b>	<b>✓</b>
Holiday Coast CU	Term Deposits	2.00%	1.75%	2.40%	2.60%	2.65%	2.85%	<b>✓</b>	<b>~</b>	<b>✓</b>
Horizon Credit Union	Term Deposits	2.30%	2.30%	2.75%	2.70%	3.00%		<b>✓</b>	<b>~</b>	<b>✓</b>
Hume Bank	Term Deposits	2.30%	2.50%	2.60%	2.65%	2.70%		<b>✓</b>	<b>✓</b>	<b>✓</b>
Hunter United	Term Deposits	2.60%	2.50%	2.70%	2.90%			<b>✓</b>	<b>~</b>	<b>✓</b>
Illawarra CU NSW	Term Deposits	2.10%	2.15%	2.15%	2.10%	2.10%		<b>~</b>	<b>~</b>	<b>✓</b>
IMB	Term Deposits	2.00%	2.00%	2.00%	1.90%	1.90%	1.90%	×	<b>~</b>	<b>✓</b>
Intech Credit Union	Term Deposits	2.35%	2.45%	2.55%	2.65%	2.75%		<b>✓</b>	<b>~</b>	<b>✓</b>
Macquarie Credit Union	Term Deposits	2.48%	2.48%	2.55%				✓	~	<b>✓</b>
My Credit Union	Edvest Term Deposits			2.65%	2.90%			×	<b>✓</b>	<b>✓</b>
My Credit Union	Term Deposits	2.35%	2.35%	2.60%	2.85%			×	<b>✓</b>	<b>✓</b>
Newcastle Permanent	Term Deposits	2.90%	2.50%	2.50%				<b>✓</b>	<b>✓</b>	<b>✓</b>
Northern Beaches CU	Term Deposits	2.40%	2.50%	2.60%	2.70%	2.80%		×	<b>~</b>	<b>✓</b>
P&N Bank	Money Maker Investments	3.05%	3.00%	2.90%	3.00%	3.10%	3.10%	×	<b>✓</b>	<b>✓</b>
Police Bank	Term Deposits	2.70%	2.70%	2.60%	2.75%	3.00%	3.15%	×	~	<b>✓</b>
Qbank	Term Deposits	2.75%	3.20%	3.05%	3.20%	3.20%	3.20%	<b>✓</b>	<b>✓</b>	<b>✓</b>
QT Mutual Bank	Term Deposits	2.75%	2.85%	2.85%	3.05%	3.10%		<b>✓</b>	<b>~</b>	<b>✓</b>
Quay Credit Union	Term Deposit	2.10%	2.10%	2.40%	2.60%			<b>✓</b>	<b>~</b>	<b>✓</b>
Qudos Bank	Term Deposits	2.55%	2.65%	2.65%	2.90%	2.90%		×	<b>✓</b>	<b>✓</b>



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Company	Product	In	Investment Terms (as at 25/05/2016) Available for \$50,000							Early Withdrawal
		3 Months	6 Months	1 Years	2 Years	3 Years	5 Years	Instruct via Email	Rollover Facility	for Hardship
Queenslanders CU	Term Deposits	2.65%	2.70%	2.75%	2.90%	2.90%		<b>✓</b>	<b>✓</b>	<b>✓</b>
scu	Term Deposits	2.25%	2.30%	2.45%	2.50%	2.60%	2.70%	×	<b>~</b>	<b>✓</b>
SERVICE ONE Alliance Bank	Term Deposits	2.45%	2.60%	2.65%	2.75%	2.90%	3.10%	×	<b>✓</b>	<b>✓</b>
Southern Cross Credit Union	Lifestyle Extra Term Deposit		2.75%	2.80%	2.90%			<b>✓</b>	<b>✓</b>	<b>✓</b>
Southern Cross Credit Union	Term Deposit		2.70%	2.75%	2.85%			<b>✓</b>	<b>✓</b>	
Summerland CU	Fixed Term Deposit	2.20%	2.35%	2.40%	2.65%	2.75%	2.90%	<b>✓</b>	<b>✓</b>	<b>✓</b>
Teachers Mutual Bank	Term Deposits I10	2.55%	2.65%	2.80%	2.85%	2.85%		<b>✓</b>	<b>✓</b>	<b>✓</b>
The Capricornian	Term Deposits	2.40%	2.50%	2.70%				<b>✓</b>	<b>✓</b>	<b>~</b>
The Mac	Term Deposit	2.20%	2.10%	2.10%	2.40%			<b>✓</b>	<b>~</b>	×
The Mutual	Term Deposits	2.90%	2.75%	2.75%	3.10%	3.40%		×	<b>~</b>	~
Transport Mutual Credit Union	Term Deposits	2.30%	2.30%	2.35%	2.40%			×	<b>✓</b>	<b>~</b>
UniBank	Term Deposits I10	2.55%	2.65%	2.80%	2.85%	2.85%		<b>✓</b>	<b>✓</b>	<b>✓</b>
Victoria Teachers Mutual Bank	1 Year Regular Income			2.95%				<b>✓</b>	<b>~</b>	<b>✓</b>
Victoria Teachers Mutual Bank	Term Deposits	2.80%	2.85%	2.95%	2.95%	2.95%	3.10%	<b>✓</b>	<b>✓</b>	<b>✓</b>
Woolworths Employees CU	Term Deposits	2.50%	2.60%	2.70%	2.70%			<b>✓</b>	<b>✓</b>	<b>✓</b>



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#### Bank

Company	Product	In	ms (as at 25/	Maturity Instruct	Auto Rollover	Early Withdrawal				
		3 Months	6 Months	1 Years	2 Years	3 Years	5 Years	via Email	Facility	for Hardship
AMP Bank	Term Deposits	2.85%	3.00%	3.00%	2.55%	2.55%	2.80%	<b>✓</b>	<b>~</b>	<b>✓</b>
ANZ	Advance Notice Term Deposit	2.25%	2.30%	2.40%	2.45%	2.50%	2.75%	<b>~</b>	<b>~</b>	<b>~</b>
ANZ	Term Deposits	1.90%	1.95%	2.05%	2.35%	2.40%	2.65%	<b>✓</b>	<b>~</b>	<b>~</b>
Arab Bank Australia	Term Deposits	2.70%	2.90%	2.85%	2.90%	2.95%	3.10%	<b>✓</b>	<b>✓</b>	<b>~</b>
Bank Australia	Term Deposits	2.55%	2.55%	2.75%	2.85%	2.95%		<b>✓</b>	<b>✓</b>	<b>~</b>
Bank of Melbourne	Term Deposits	2.40%	2.45%	2.45%	2.70%	2.75%	3.10%	×	<b>✓</b>	<b>~</b>
Bank of Sydney	Term Deposits	2.35%	2.45%	2.65%				<b>✓</b>	<b>~</b>	<b>~</b>
BankSA	Term Deposits	2.40%	2.45%	2.45%	2.70%	2.75%	3.10%	×	<b>~</b>	<b>~</b>
Bankwest	Gold Term Deposits	2.90%	2.90%	2.85%	2.90%	2.90%	3.00%	<b>✓</b>	<b>✓</b>	<b>~</b>
Bendigo Bank	TD's Bendigo Gold			1.90%				×	<b>~</b>	<b>~</b>
Bendigo Bank	Term Deposits	2.45%	2.60%	2.65%	2.80%	2.90%	3.10%	<b>✓</b>	<b>~</b>	<b>~</b>
BOQ	TD's Premier Investment	2.85%	2.95%	2.85%	2.70%	2.75%		×	<b>~</b>	<b>~</b>
Citi	Term Deposits	0.93%	1.17%	1.44%	1.13%	1.11%	1.02%	<b>✓</b>	<b>✓</b>	<b>~</b>
Commonwealth Bank	Term Deposits	2.35%	2.00%	2.45%	2.60%	2.70%	2.90%	×	<b>~</b>	<b>✓</b>
Delphi Bank	Term Deposit	2.30%	2.65%	2.65%	2.75%	2.90%	3.10%	<b>✓</b>	<b>✓</b>	<b>✓</b>
HSBC	Term Deposits	2.25%	2.30%	2.30%	2.40%	2.50%	2.75%	<b>✓</b>	<b>✓</b>	<b>✓</b>
ING DIRECT	Term Deposits	2.70%	3.00%	3.00%	3.00%			<b>✓</b>	<b>✓</b>	✓
Macquarie Bank	Term Deposit	2.75%	2.75%	2.75%	2.55%	2.55%	2.55%	<b>✓</b>	<b>✓</b>	<b>✓</b>
ME Bank	Term Deposit	2.40%	3.30%	3.05%	3.00%	3.00%	3.20%	×	<b>✓</b>	<b>✓</b>
MyState	Income Deposit			2.70%	2.80%			<b>✓</b>	<b>~</b>	<b>✓</b>



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		3 Months	6 Months	1 Years	2 Years	3 Years	5 Years	via Email	Facility	for Hardship
MyState	On-Line Term Deposit	1.70%	2.70%	2.80%	2.85%			×	<b>✓</b>	✓
MyState	Term Deposit	1.70%	2.70%	2.80%	2.85%			<b>✓</b>	<b>✓</b>	~
NAB	Term Deposits	2.25%	2.35%	2.40%	2.65%	2.70%	3.00%	×	<b>✓</b>	~
Rural Bank Limited	Term Deposits	2.75%	2.75%	2.85%	2.70%	2.70%	2.90%	<b>✓</b>	<b>~</b>	<b>✓</b>
Rural Bank ONE	Personal Term Deposit	2.85%	2.95%	3.00%				<b>✓</b>	<b>~</b>	<b>✓</b>
St.George Bank	Term Deposits	2.40%	2.45%	2.45%	2.70%	2.75%	3.10%	×	<b>✓</b>	<b>✓</b>
St.George Bank Qld/WA/Vic	Fixed Term Deposit	2.40%	2.45%	2.45%	2.70%	2.75%	3.10%	×	<b>~</b>	✓
Suncorp Bank	Term Deposits	2.70%	2.90%	2.75%	2.80%	2.95%	2.95%	<b>✓</b>	<b>✓</b>	✓
The Rock	Term Deposits	1.70%	2.70%	2.80%	2.85%	2.85%		×	<b>~</b>	<b>✓</b>
UBank	Term Deposit	2.81%	3.01%	3.01%				<b>✓</b>	<b>~</b>	<b>✓</b>
Westpac	Term Deposits	2.35%	2.40%	2.45%	2.65%	2.65%	3.10%	×	<b>✓</b>	<b>~</b>