

Deposit Interest Rates

Effective 1 December 2018

Transaction Accounts	Balance	Rate (%p.a.)
Access Account	\$0 +	0.00
Junior Saver	\$0 +	1.00
Student Starter	\$0 +	0.00
Retirement Plus	Balance up to \$4,999	0.10
	Balance between \$5,000 - \$49,999	1.10
	Balance greater than \$50,000	2.00
McGrath Pink Visa Debit Card	\$0 +	0.00
Community Account	\$0 +	0.00

Savings Accounts	Balance	Rate (%p.a.)
Money Market	\$0 - \$9,999	0.00
	\$10,000 - \$19,999	0.25
	\$20,000 - \$99,999	0.50
	\$100,000 +	1.25
Bonus Saver	Regular interest	0.10
	Bonus interest	2.10
	Maximum interest	2.20
Christmas Cracker	\$0 +	1.50
Matrimoney	\$0 +	3.00

Business Accounts	Balance	Rate (%p.a.)
Business Access Account	\$0 - \$19,999	0.00
	\$20,000 - \$49,999	0.10
	\$50,000 +	0.15
FirstBiz Online Savings	\$0 - \$499,999	1.50
	\$500,000 +	1.75

Term Deposit Interest Rates

Effective 1 December 2018

Terms (in months)	\$5,000 - \$19,999 (Rate %p.a.)			\$20,000 - \$49,999 (Rate %p.a.)			\$50,000 - \$99,999 (Rate %p.a.)			\$100,000 - \$249,999 (Rate %p.a.)		
	Monthly	On Maturity	Annual	Monthly	On Maturity	Annual	Monthly	On Maturity	Annual	Monthly	On Maturity	Annual
3-5	2.00	2.10	n/a	2.05	2.15	n/a	2.10	2.20	n/a	2.15	2.25	n/a
6-11	2.10	2.20	n/a	2.15	2.25	n/a	2.20	2.30	n/a	2.25	2.35	n/a
12-23	2.25	n/a	2.35	2.30	n/a	2.40	2.35	n/a	2.45	2.40	n/a	2.50
24	2.40	n/a	2.50	2.45	n/a	2.55	2.50	n/a	2.60	2.55	n/a	2.65
36	2.50	n/a	2.60	2.55	n/a	2.65	2.60	n/a	2.70	2.65	n/a	2.75

- If you would like to invest \$250,000 or more, Community First will negotiate a rate with you
- Interest paid monthly cannot be compounded onto the investment
- With our tiered investment rates, the more you invest, the higher your return