

Transaction & Savings Accounts

Product	Tier	Ann. %Rate	Product	Tier	Ann. %Rate
S1 On Call	Up to \$4,999.99	0.01%	S11 Retirement Plus - Singles	Up to \$47,999	1.10%
	*\$5,000 to \$49,999.99	0.03%		\$48,000 and over	2.40%
	*\$50,000 and over	0.05%			
S2 / S22 Star Saver	\$0.01 and over	0.50%	S12 Retirement Plus - Couples	Up to \$79,599	1.10%
	~Bonus rate	2.00%		\$79,600 and over	2.40%
S3 Business Chequing	\$0.01 and over	0.20%	S13 Community Care	Up to \$19,999.99	0.20%
S4 VISA Account	Up to \$4,999.99	0.01%	S14 Special Care	Up to \$19,999.99	0.50%
	*\$5,000 to \$19,999.99	0.05%		*\$20,000 and over	0.75%
	*\$20,000 to \$49,999.99	0.10%	S15 Student Transaction	\$0.01 and over	0.50%
	*\$50,000 and over	0.15%	S18 Club & Society	Up to \$19,999.99	0.25%
S5 Christmas Club	\$0.01 and over	0.60%		*\$20,000 and over	0.50%
S6 My Goal	\$0.01 and over	0.25%	S19 Club & Society eSaver	Up to \$4,999.99	0.01%
	^X Bonus rate	2.45%		*\$5,000 and over	2.00%
S9 Money Managers ^A	\$1 to \$19,999.99	0.05%	S20 eSaver	Up to \$4,999.99	0.01%
	*\$20,000 to \$49,999.99	0.10%	*\$5,000 and over	2.00%	
	*\$50,000 to \$99,999.99	0.55%	S21 eAccess	\$0.01 and over	0.01%
	*\$100,000 and over	1.00%	S25 Student Bonus Saver	\$0.01 and over	0.50%
S10 Savings Investment	*Up to \$9,999.99	0.05%		[#] Bonus rate	2.00%
	*\$10,000 to \$19,999.99	0.07%	S40 Loan Offset Account	No credit interest is paid on this account.	
	*\$20,000 to \$49,999.99	0.10%			
	*\$50,000 and over	0.15%			

* Interest paid on full account balance. ^A Min Account Balance \$5,000

~ Bonus rate is the base interest of 0.50% plus an additional 1.50% interest & is reached by making a minimum monthly deposit of \$20 and no withdrawals in the month.

^X Bonus rate is the base interest of 0.25% plus an additional 2.20% interest & is reached by making a minimum monthly deposit of \$250 and no withdrawals in the month.

[#] Bonus rate is the base interest of 0.50% plus an additional 1.50% interest & is reached by making a minimum monthly deposit of \$50 and no withdrawals in the month.

Limited Offer Term Deposits

Term	Rate
For 180 Days \$25,000+	2.25% p.a.
For 330 Days \$25,000+	2.50% p.a.
For 730 Days \$25,000+	2.75% p.a.

Fixed Term Deposits

Term	\$1,000 - \$4,999.99	\$5,000 - \$24,999.99	\$25,000 - \$1,000,000
3 - 5 months	1.90%	1.90%	2.10%
6 - 11 months	2.05%	2.15%	2.25%
12 - 18 months	2.20%	2.30%	2.50%
19 - 24 months	2.50%	2.60%	2.65%

Cheque-A-Month Deposits

Term	\$5,000 - \$24,999.99	\$25,000 - \$1,000,000
6-11 months	2.05%	2.15%
12-18 months	2.20%	2.40%
19-24 months	2.50%	2.55%

Farm Management Deposits

Term	Deposit	Interest Paid Quarterly	Interest Paid Annually
12-24 months	\$1,000 - \$800,000	2.50%	2.60%