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Comparison Rate Schedule

Date of Issue: 5th May, 2010

PERSONAL LOANS

Loan Amount	Loan Term	Protected*			Unsecured	Partly Secured	Secured	Real Estate Secured
		Protected* Unsecured	Partly Secured	Protected* Secured				
Annual Percentage Rate		13.50%	12.50%	11.00%	14.45%	13.45%	11.95%	9.80%
Comparison Rates								
\$ 2,500.00	2 years	17.70%	22.34%	17.36%	18.66%	19.81%	18.31%	20.60%
\$ 5,000.00	2 years	15.58%	15.62%	14.12%	16.55%	16.58%	15.07%	15.00%
\$ 10,000.00	3 years	14.24%	13.59%	13.64%	15.19%	14.54%	13.03%	11.58%
\$ 15,000.00	4 years	13.88%	13.07%	11.56%	14.85%	14.03%	12.51%	10.71%
\$ 20,000.00	4 years	13.80%	12.93%	11.42%	15.58%	13.88%	12.38%	10.48%
\$ 25,000.00	5 years	n/a	12.79%	11.28%	14.66%	13.74%	12.24%	10.25%
\$ 30,000.00	5 years	n/a	12.74%	11.24%	14.63%	13.70%	12.19%	10.18%

HOUSING LOANS

Loan Amount	Loan Term	Annual Percentage Rate	Housing Loans Comparison Rate
\$30,000	5 years	7.15%	8.05%
\$50,000	7 years	7.15%	7.55%
\$70,000	25 years	7.15%	7.25%
\$100,000	25 years	7.15%	7.22%
\$130,000	25 years	7.15%	7.21%
\$150,000	25 years	7.15%	7.20%
\$200,000	25 years	7.15%	7.19%
\$225,000	25 years	7.15%	7.18%
\$250,000	25 years	7.15%	7.18%
\$275,000	30 years	7.15%	7.17%
\$300,000	30 years	7.15%	7.17%

Note: Not all Amounts and Terms listed may not be offered by the credit union.

Warning: This comparison rate applies only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan. Fees and Charges apply.