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Change to Manuka Branch Trading hours

Community CPS' Manuka Branch has changed its Friday Trading Hours. The Branch will now be open from 9.00am till 6.00pm on Fridays. 24 hour access to the Community CPS Rediteller from this branch is unchanged.



CPS CREDIT UNION
CO-OPERATIVE (ACT) LIMITED
ABN 31 087 649 670

Community CPS Members Support ACT Bushfire Victims

An article from Chief Executive, Robert Keogh

In the months that have followed the ACT bushfires of 18 January, the Canberra Community has been united in its willingness to assist those affected. In particular, members of Community CPS raised almost \$80 000 for their fellow residents. These funds, along with a donation of \$50 000 from the Credit Union, were presented to the Canberra Bushfire Recovery Appeal some time ago.

The devastation of the bushfires touched the lives of all Canberra residents. In particular, 150 Community CPS members lost their homes, and numerous others lost vehicles and other items. For Community CPS, the aftermath of the bushfires was an important time to demonstrate our already strong commitment to this community. With so many of our members affected, a series of measures was implemented which included special interest rate home, car and personal loans, deferred payment options, fee relief and a dedicated insurance specialist on call.

Our role in the recovery process also extended to the painful process of clearing the destroyed blocks of land. Bovis Lend Lease, contracted to coordinate the demolition and removal of hundreds of homes, looked to Community CPS as an independent financial institution to provide assistance. The Credit Union managed the receipt of funds from Canberra residents, Insurance companies and the ACT Government and the subsequent payment of demolition contractors, at no charge.

In addition to Community CPS, Credit Unions locally and nationally contributed significantly to the Bushfire Appeal by means of a donation and also by acting as donation collection points. Credit Unions including Service One, Australian National, Members Education and Community CPS were all proud to have shown their commitment to this region by playing their part in the recovery process.

FRAUD ALERT FROM COMMUNITY CPS

In recent months, customers of other financial institutions have been targeted by a hoax email scam which encourages people to disclose their personal information, including PIN details and passwords by logging onto bogus websites.

Be cautious of any email, letter or telephone call that asks you to provide your personal log-in details such as your card, account or member number or Internet Banking password.

Please be aware that Community CPS would never ask a member for their PIN, password or phone access code details. The only time those details would need to be used by the member is when they are using our legitimate WebLink, phone banking or ATM services.

If you believe that you have received a hoax email, please contact our Telephone Response Centre for assistance on 02 6286 0555.

To help protect yourself against fraud, it is advised that you follow these guidelines:

- Never provide account details and passwords as a result of an unsolicited request;
- Be aware that no reputable online service provider would ask for private account or credit card details by email;
- Use secure sites, that is web sites with a padlock icon at the bottom of the web browser;
- Ensure you are dealing with the correct site by checking other forms of advertising material; and
- Keeping official login sites in a favourites or bookmark folder to reduce the risk of mistakes or deception.

CONVENIENT ACCESS TO ATMS

We remind members that a Community CPS owned Rediteller is available outside the Jolimont Centre on Northbourne Avenue. Accessible 24 hours a day, 7 days a week, this ATM is conveniently located close to shops, restaurants and the City bus interchange.

Provide your email address to Community CPS... and you could see the latest blockbuster on us

Would you like to receive information from Community CPS by email? If the answer is yes, we'd be pleased to oblige!

By informing us of your preferred email address you will go into the draw to win one of 10 double passes to a Greater Union movie of your choice. All you need to do is complete the form below and mail it to us by 30 August 2003. Alternatively if you are a CPS Web-Link user log on and update your details, including your email address, to win.

New Disclosure Arrangements under FSR

Community CPS will soon lodge an application for our Australian Financial Services Licence (AFSL) under the Financial Services Reform (FSR) Act. As previously reported, we intend our Licence to take effect from December of this year and from that time the Credit Union will be fully compliant with the new regulations.

As a member of Community CPS, one of the major changes that you will notice is an increased amount of information provided about the products and services you are acquiring. New documentation will provide you with information on Community CPS' arrangements with any third parties, in particular those for whom CPS issues products, as well as the likely benefits and possible risks of each product offered.

At Community CPS we have always aimed to provide for all your financial needs in an open and transparent manner. This new regime will ensure that we and other financial institutions continue to do so. You are encouraged to take advantage of the benefits of this new regime by utilising the new information provided to make informed and appropriate decisions about your financial well-being.

If you have any question about FSR and Community CPS' compliance with the new regime, please direct any enquiries to Tim Stockbridge, Manager, Products and Services Manager at tstockbridge@cpsact.com.au or phone 02 6826 0555.

Annual General Meeting

This year's Annual General Meeting (AGM) for CPS Credit Union Co-operative (ACT) Limited will be held on Tuesday 11 November 2003. The details of the meeting are:

Time: 5.00pm Registration for a 6.00pm Start
Date: Tuesday 11 November 2003
Venue: The Hellenic Club of Canberra, Matilda Street, Phillip ACT

Community CPS is governed by Corporations Law and its Constitution. You can obtain a copy of the Constitution from our web site, www.cpsact.com.au or by calling the Telephone Response Centre on 02 6286 0555.

Voting Procedures at the AGM will be similar to last year, including postal voting for the election of directors. All eligible members will, in due course, receive a letter containing the official AGM Notice of Meeting as well as details of postal voting.

Nominations for the position of Director will soon be called for. Notices will be displayed in all Community CPS Branches, The Canberra Times and our website. Those interested in nominating will be requested to contact us to obtain an information pack regarding the election process.

ENTRY FORM

Member Name:

Member Number:

Preferred Email Address:

Telephone:

The Community CPS Credit Union Email Campaign is provided by CPS Credit Union Co-operative (ACT) Limited (ABN 31 087 649 670) (Community CPS or The Promoter). Tel. (02) 6286 0555. For a complete set of Terms and Conditions please call Community CPS on (02) 6286 0555 or ask for a copy at your branch. The draw will take place at the promoter's premises at 105 Mawson Drive, Mawson ACT 2607 at 12pm (EST) on 30 September 2003.

The winner will be notified in writing and the winner's name will be published in CPS Credit Union's Credit Note newsletter.

Community CPS and CommSec

With our new online trading partnership, you can win a \$2000 cash prize!

Access to online share trading and margin loans has just become a whole lot easier and more convenient for members of Community CPS thanks to our new partnership. CommSec is Australia's leading online broker and this initiative now gives Community CPS members direct access to a host of investment options.

The partnership also means that members who register through the co-branded application* and trade through CommSec will have access to a range of online trading facilities, tools and information to assist with making the best investment decisions. This includes:

- **Free market information** such as live share prices for all stocks listed on the ASX.
- **Access to analytical trend charts** for the largest 500 ASX listed stocks.
- **Watchlists** for information on favourite stocks.
- **Up to date market news** to keep members informed about market activity.
- **Economic and research commentary** updated on a regular basis.

Share trading online is the quick and easy way to keep up to date on your share portfolio. With the new service you can buy and sell shares online at any time with the convenience of settling transactions to or from your Community CPS account. All transactions can be confirmed conveniently through e-mail notifications from CommSec if you wish.

In addition to this Community CPS members will also have easy access to Margin Loans which enable you to borrow from as little as \$20,000 to finance a portfolio of shares or managed funds.

Plus, as a special launch initiative — members who register and trade with the new facility before 30 September 2003 will be entered automatically into a draw for \$2,000 in cash. The more you trade the more chances you have of winning as entries will be awarded on a tiered basis.

Check the information provided with your statement or ask one of our friendly staff for more information.

* Co-branded applications are available through www.cpsact.com.au or from your nearest Community CPS branch.



Making It Easier to Manage Your Finances

An article from Chairman, Gary Green



Community CPS is dedicated to providing you with access to high quality financial services, when and where you choose, whether it is over the counter or over the Internet. Most importantly you are in control of your finances 24 hours a day, anywhere in Australia or around the world.

It has become increasingly apparent that for members of Community CPS, managing your banking and wealth online are of great importance. This is another service that most other financial institutions would charge you monthly fees to have, at CPS it's a service provided at no cost other than very low transaction fees on certain services. You can see account balances, transfer between CPS accounts and print your own statements at absolutely no cost.

A sophisticated online wealth management tool, MyCU is just one of many online services members of Community CPS have at their disposal. MyCU is an on-line personal financial management tool that allows you to obtain an overall view of your net worth. Since its launch MyCU has received a positive response. Almost 1500 members have registered. Our statistics show that over 25% actively use MyCU on a monthly basis.

In addition to MyCU, Community CPS also offers online share trading and margin lending through an arrangement with CommSec, Australia's largest online broker. Our e-savings account, which provides a higher rate of interest for at call cash, has also proved to be extremely popular with members.

I encourage you to ask a staff member about how these services can assist you.

CPS Mobile Lending — Making Life Easy

It can often be difficult to find time during business hours to discuss a home, car or personal loan with your financial institution, but at Community CPS we are making it simple.

Community CPS' Mobile Lenders, Paul Felsman and Trevor Richards can meet you at your home, your office or any location that is convenient for you, at a time that suits you.

Should you wish to apply for a Community CPS loan, Paul or Trevor can take your application on the spot and in most instances you'll have approval within 24 hours. For an obligation free appointment call the Community CPS Mobile Lending team on 0418 625 809 or 0408 123 337.

Getting Ahead Financially

By the time we are in our 40s and 50s, many of us are close to paying off our mortgage, our children are becoming financially less dependent — and we have money left over each month!

Sure, you may have your super and possibly some shares, but it may not be enough to live as comfortably as you would like in the years up to and beyond retirement age.

To get ahead financially over the next ten to twenty years, you really need a firm commitment to saving — to put aside an amount each month dedicated to building your assets through investment.

The first step should be to seek financial planning advice on the most appropriate investment strategies, which may include investment in both superannuation and non-super assets. The right balance is important to give you the most tax-effective form of investment for your circumstances with sufficient flexibility to maintain your desired lifestyle. Strategies could include:

Paying off your mortgage: any non-tax-deductible debt should be repaid as a priority, freeing up additional funds for investment.

Maximising your super: for money you don't need before you retire, superannuation funds pay a maximum of 15% tax on earnings, usually less, and can convert to a low tax retirement income.

Spouse super: paying contributions into your partner's existing super fund (or you can set one up) can maximise your joint tax benefits and perhaps provide a tax rebate.

Shares and other growth investments: investing directly or through a managed fund can provide healthy earnings and capital growth, and in many cases with tax benefits in the form of franked dividends.

Gearing: borrowing money from your Credit Union to invest can boost your investment earnings, but you need expert advice on whether the value, timing and risks make good sense.

Working with you

Seeking professional advice to help achieve your financial goals is an important investment in your future. Helen Elliot and Colin Noble of Bridges Personal Investment Services are committed to working with you to define your goals and design a financial plan to meet your needs.

To arrange an obligation free consultation with Helen or Colin phone 02 6247 4111.



Colin
Noble



Helen
Elliot

Maximise Your Financial Future

Smart strategies for tomorrow that you can start today

Join Bridges Personal Investment Services for a one night introduction to investment strategies. Hear how to avoid the traps and choose a plan that suits you. Guest speakers from Deutsche Asset Management will present "all you need to know about hedge funds" and from Colonial Margin Lending learn about "borrowing for investments".

Places are limited. Book your seat today.

Date: Wednesday 20 August 2003

Time: Registration 5.45 pm commence 6 pm – 8 pm

Venue: Hellenic Club of Canberra, Aegean Room, Matilda Street, Woden

RSVP: Community CPS Telephone Response Centre on 02 6286 0555 by 14 August 2003

Refreshments will be served on arrival.

Free
Seminar



Bridges. Member Corporation of the Australian Stock Exchange Limited. Dealer's Licence No 11506. This is general securities advice only. You should assess your own financial situation, or seek professional advice, before making investment decisions based on this advice. In referring members to Bridges, Community CPS Credit Union does not accept liability or responsibility for any act or omission or advice provided by Bridges or its Authorised Representatives.

Canberra's Young Citizen of the Year

The Young Canberra Citizen of the Year Award was recently presented to 15 year old Amy Brownrigg. The Award, of which Community CPS is a proud sponsor, seeks to recognize significant achievements and contributions made by young people within the ACT community.

Amy's volunteer work began when she was just thirteen years old and her younger sister was diagnosed with Leukemia. Amy became involved with CanTeen, an organisation for young people living with cancer. Initially becoming a sibling member, to utilize the support the organization provided, Amy soon discovered that by becoming actively involved in CanTeen she could make a difference to others dealing with the same grief. By taking on the role of Vice President, she was given the opportunity to make a real difference and provided support to young people where it was really needed.

In addition to her work with CanTeen, Amy juggles school, a part time job, rehearsals for a school dance production, as well as various other school-related activities.

DIRECT MARKETING OPT-OUT REQUEST FORM

PLEASE NOTE: You do not need to do anything if you are happy to receive marketing offers from us.

Member Name:

Mail Address:

Member Number:

Telephone:

I instruct CPS Credit Union Co-operative (ACT) Limited that it is not to use my personal information to provide me with marketing materials (except to inform me of terms and conditions of my products and services with the Credit Union).

Signed Date/...../.....

Signed Date/...../.....

Office Use Only

☐ All signatories signed ☐ Request loaded on system

A WINNING PARTNERSHIP: COMMUNITY CPS AND TRIATHLON ACT

Community CPS is pleased to announce a development in its relationship with Triathlon ACT (TACT). The Credit Union will be known as the naming rights sponsor for the Community CPS TACT Championship Series. This is TACT's premier racing series, and consists of 4 races over summer for elite and experienced triathletes. The series attracts the ACT's top elite athletes, talented juniors, and interstate competitors.

TACT has over 600 members and a staggering 8400 people compete in triathlon events in the ACT each year! For more information check out: www.triathlonact.com.au

A CARING HISTORY

Community CPS has forged a new partnership with the ACT Council of Social Service (ACTCOSS). In 2003, the Council celebrates its 40th birthday and Community CPS will assist with the funding of a written history that will document ACTCOSS' role in achieving social equity and representation for those Canberra residents living in disadvantaged circumstances.

ACTCOSS is the non-government peak organisation for community services and people living on low incomes and experiencing disadvantage in the ACT. Community CPS is particularly proud to be involved with an organisation that makes such a fundamental difference to our community.

NEW BORN INTENSIVE CARE APPEAL

Each year around 400 of the region's children start their fight for life the minute they are born. Thanks to the Centre for Newborn Care at Canberra Hospital the majority of these critically ill babies live to fight on.

Transportation to the Newborn Centre is a vital step for many of these babies. Currently this crucial step is compromised due to the lack of one expensive piece of machinery, a "Neonatal Retrieval System". The centre relies on a transporter that is



Ross Norgate, Community CPS and Peter Cursley of the Newborn Intensive Care Foundation.

based in Sydney and is used by the entire state of NSW. When a newborn baby within our region is critically ill it is hoped that the NSW transporter is available.

If you would like to contribute to this appeal you can do so at any Community CPS branch. Donations over \$2.00 are tax deductible.

TUGGERANONG VALLEY RUGBY UNION CLUB SIGN WITH COMMUNITY CPS

Community CPS is pleased to welcome the Tuggeranong Valley Rugby Union Club as a new business account. Community CPS looks forward to forging a strong relationship with the Tuggeranong Valley Rugby Club, and in time, its affiliated sporting and community organisations.

Escape the Winter Cold in Fiji, Queensland or on a Pacific Cruise

With winter now upon us, it is time to think of a “warm” holiday in Queensland or the Pacific.

Fiji has never been more popular with an enormous increase in visitor numbers. Only 3 and a half hours from Sydney, it is a great destination for a break away. Accommodation varies from beach bungalows to five star resorts.

The warm and friendly nature of the Fijians makes for a relaxing, carefree holiday. Golfing, fishing, sailing and diving are just some of the activities that attract the many Australians to this paradise.

Our Queensland coast is also a popular getaway attraction for Canberrans. From the Gold Coast to the far north Queensland area such as Port Douglas and the Daintree Rainforest there is something for everyone. The waters of the Daintree have strong healing powers making this area a very special place to stay. A 20 minute drive north of Port Douglas and just over an hour from Cairns, the Daintree enjoys a series of winding pathways which lead to more extensive hiking trails into the surrounding rain forest.

Some holidaymakers enjoy a pleasant day cruising the legendary Mosman river spotting crocs, colourful birdlife, delicate mangrove eco-systems and rare trees and plants. Others prefer a day out on the Great Barrier Reef or taking a guided walk and Aboriginal culture tour.

Cruising has also seen an enormous growth in popularity over the past 12 months. P & O has relocated another ship to our waters making two P&O ships that now call Australia home. These cruises range from 9–13 nights. Star Cruises have relocated their ships from Asia to Sydney and many travellers are enjoying this luxury style holiday at discounted prices.

This is the best time to travel to beat the cold and there are many options and specials to entice the holidaymaker, particularly out of the school holiday period.

Trish Smith
Director-Capital Travel Manuka P.L

Contact Capital Travel Manuka to book your winter escape. Phone 6295 2733 or visit them at 24 Bougainville Street Manuka.

Need Extra Cash?

If you need a little extra cash to fund your next holiday or other special purchase, Community CPS can help. Talk to one of our friendly staff about a range of credit options including a Community CPS personal loan which allows you to borrow amounts up to \$40 000 (secured) for any worthwhile purpose. You might also like to ask about the MyCard Mastercard — it has low rate of 15.25%p.a., 55 days interest free and you can also earn Qantas Frequent Flyer points.

Switch Your Loan... to a Better One at Community CPS

Community CPS' Switch Rate Car & Home Loan Offer

If you're looking for a better deal on your current home or car loan, Community CPS is offering two great rates for a limited time only.

Switch your home from you current provider and pay only 4.99% p.a. (Comparison rate = 6.47% based on \$150 000 loan over 25 years) for the first six months. In addition you will save up to \$700 on legal, application and valuation fees!

Do the same with your car loan and pay only 6.99% p.a. (Comparison rate = 8.55% based on \$20 000 loan over 4 years) for the first six months and we'll waive the usual \$50 CPS application fee.

This offer is for a limited time only. Some Terms and Conditions apply. Call our Telephone Response Centre on 02 6286 0555 or call into any Community CPS Branch to switch today.

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.

Comparison rate schedules are available from any Community CPS branch.



STAFF MILESTONES 2003

Community CPS would like to acknowledge the efforts of its staff, particularly those who have reached a significant career milestone with the organisation.

On behalf of Community CPS' Board of Directors, Management and fellow staff we congratulate the following staff members for their invaluable contribution to the Credit Union.

5 Years of Service

Linda Bower, Telephone Response Centre
Karen Gassner, Retail Sales Area Manager
Therese Hicks, Human Resources
Dianne Maggs, Dickson Branch
Deborah Pettit, Belconnen Branch

10 Years of Service

Sonia Hay, Dickson Branch

15 Years of Service

Kirsty Jones, Member Services
Helen Weller (nee Burnes), Tuggeranong Branch

20 Years of Service

Christine Miller, Human Resources Manager

Government Mortgage Fee Increase

The ACT Registrar General has advised that as of 1 July 2003 the Registration Fee for a Mortgage and Mortgage Discharge will increase from \$78.00 to \$80.00 and Mortgage transfers will increase from \$155.00 to \$160.00.

Government Employees Health Fund (GEHF)

Community CPS advises members that our agency agreement with Government Employees Health Fund (GEHF) has ceased. Members should now deal directly with the Fund. They can be contacted on 1300 366 868.

Tips for Safer Electronic Banking under the EFT Code of Conduct

The Electronic Funds Transfer (EFT) Code of Conduct exists to protect consumers who use electronic banking (ATM's and EFTPOS) as well as telephone and internet banking.

Community CPS is a signatory to the EFT Code and as such, it supports the concept of fairness and equity in relation to the rights and obligations of consumers and EFT service providers.

Essentially the EFT Code sets out the rules about how electronic funds transfer should work. It sets out what Community CPS must do, as well as what rights and responsibilities members have and what happens if something goes wrong with an EFT transaction.

The Australian Securities and Investments Commission (ASIC) has released ten tips for safer electronic banking and protecting yourself under the EFT Code. Below is a summary of these tips (the full version can be found on ASIC's web site, www.asic.gov.au):

1. Read your terms and conditions document.
2. Always check your statements to ensure there are no unauthorised transactions.
3. Tell your financial institution immediately if your card is lost.
4. Never disclose your PIN or code to anyone, including a friend or family member.
5. You should avoid using your birth date or a recognisable part of your name as your PIN or code as this is easy for others to guess.
6. There are a number of situations where, under the EFT Code, you will get all of your money back if there was an unauthorised transaction on your account. For example:
 - If a forged, expired or cancelled PIN or card was used;
 - If there was fraudulent conduct by employees of your account institution or merchant;
 - If a merchant incorrectly debited your account more than once;
7. You won't get your money back from unauthorised transactions however if:
 - You acted fraudulently or didn't keep your PIN or password secret;
 - You unreasonably delayed telling your account institution that your card had been lost or stolen or that someone else may know your PIN or code.
8. Liability will be split between you and your financial institution where a PIN or code was needed to perform the unauthorised transaction and none of the circumstances in 6 or 7 apply.
9. Under the code, your financial institution is normally liable for any failure of their equipment or system.
10. If you have a complaint about an electronic funds transfer you should start by raising the matter with your financial institution.

A full copy of the latest version of the EFT Code can be found on the Community CPS web site, www.cpsact.com.au (under the "Corporate Information and Regulations" heading).

For further information on the EFT Code, please call our Telephone Response Centre on 02 6286 0555.

YES!
I'd like to access my accounts
quicker on the Internet or over
the phone!

Please send me information about:

- ☐ CPS Web-Link Internet Banking
- ☐ CPS BPAY, Internet Bill Payment
- ☐ 24 hour Telephone Service for information, balances and transfers
- ☐ myCUI
- ☐ Online Share Trading/Margin Lending
- ☐ CPS e-Savings Account

YES!
I would like CPS Credit Union
to send me more information
on the following products!
(please tick)

- ☐ Personal Loans
- ☐ Home Loans
- ☐ Basic Home Loan
- ☐ All-In-One Home Loan
- ☐ Investment Property Loan
- ☐ New Vehicle Loans
- ☐ Savings Accounts
- ☐ Smart Saver
- ☐ Christmas Club Account
- ☐ Edvest
- ☐ Investment Accounts
- ☐ Home Insurance
- ☐ Motor Insurance
- ☐ Financial Planning
- ☐ Quick Debit

I would prefer to be contacted by

- ☐ Ph: _____ (AH or BH)
- ☐ Mail

Name _____

Member Number _____

Address _____

Postcode _____

Work phone _____

Home phone _____

Facsimile _____

E-mail _____

- ☐ Please tick box if this is your new address/contact details.

Please return the coupon to

CPS Credit Union
Reply Paid 1000
Locked Bag 1000
Mawson ACT 2607
(no stamp required)
Fax: 02 6286 0642

INTEREST RATES[#]

(As at 26 JUNE 2003)

SAVINGS ACCOUNTS

General Savings (\$1-\$4)

\$1-999	0.10%pa
\$1000+	0.10%pa

Action Account (\$9)

\$1-999	0.10%pa
\$1000-4999	0.10%pa
\$5000-9999	0.50%pa
\$10000-19999	0.75%pa
\$20000 +	1.00%pa

Smart Saver Account (\$10)

\$1-999	0.75%pa
\$1000-4999	1.00%pa
\$5000-9999	2.75%pa
\$10000-19999	3.25%pa
\$20000 +	4.00%pa

Christmas Club (\$12)

\$1 +	1.75%pa
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(Effective 1 December 2002)

Pension Protection Plan (\$14)

\$1-1999	1.00%pa
\$2000-34399	2.50%pa
\$34400 +	4.00%pa

Money Managers Account (\$15)

\$1-4999	0.25%pa
\$5000-9999	1.25%pa
\$10000-19999	2.00%pa
\$20000-49999	3.00%pa
\$50000+	4.00%pa

E-Savings Account (\$16)

\$1-4999	0.10%pa
\$5000+	4.25%pa

TERM DEPOSITS

(173)	3-5 months	\$500-4999	1.50%pa*
(173)	3-5 months	\$5000-19999	3.75%pa*
(173)	3-5 months	\$20,000 +	4.00%pa*
(175)	6-11 months	\$500-4999	1.75%pa*
(175)	6-11 months	\$5000-19999	4.15%pa*
(175)	6-11 months	\$20,000 +	4.40%pa*
(177)	12-23 months	\$500-4999	2.00%pa**
(177)	12-23 months	\$5000-19999	4.15%pa**
(177)	12-23 months	\$20,000 +	4.40%pa**
(186)	24-35 months	\$500-4999	2.50%pa**
(186)	24-35 months	\$5000-19999	4.50%pa**
(186)	24-35 months	\$20,000 +	4.50%pa**
(188)	36-47 months	\$500-4999	2.75%pa**
(188)	36-47 months	\$5000-19999	4.50%pa**
(188)	36-47 months	\$20,000 +	4.50%pa**
(192)	48-60 months	\$500-4999	3.00%pa**
(192)	48-60 months	\$5000-19999	4.50%pa**
(192)	48-60 months	\$20,000 +	4.50%pa**
(199)	3-12 months	\$5000 +	3.75%pa#

* Interest paid on maturity ** Interest paid on maturity or annually

Interest paid monthly

Current negotiated rates on amounts above \$50000 available on request.

Important Information on Deposits

Terms and conditions apply to all deposit accounts. All deposit interest rates are variable and subject to change, without notice, after publication. CPS transaction fees and other charges may apply to all deposit accounts. All fees and charges are detailed in the fees and charges booklet.

Interest rates for Community CPS home, car and personal loans are available on our website, www.cpsact.com.au, at any one of our Branches or by calling 02 6286 0555.

EDVEST ACCOUNTS (for eligible members##)

Redifund Plus (\$30)

\$1-4999	0.50%pa
\$5000-9999	1.50%pa
\$10000-19999	2.25%pa
\$20000-49999	3.25%pa
\$50000 +	4.25 %pa

Regular Income Plus (I32) Minimum \$5,000

12-24 months	3.75%pa
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Monthly Planned Withdrawal Plus (I30) Minimum \$5,000

12-36 months	3.75%pa
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EDVEST TERM DEPOSITS (for eligible members##)

(I36)	3-5 months	\$500-4999	1.75%pa*
(I36)	3-5 months	\$5000-19999	4.00%pa*
(I36)	3-5 months	\$20000 +	4.25%pa*
(I38)	6-11 months	\$500-4999	2.00%pa*
(I38)	6-11 months	\$5000-19999	4.40%pa*
(I38)	6-11 months	\$20000 +	4.65%pa*
(I40)	12-23 months	\$500-4999	2.25%pa**
(I40)	12-23 months	\$5000-19999	4.40%pa**
(I40)	12-23 months	\$20000 +	4.65%pa**

* Interest paid on maturity ** Interest paid on maturity or annually

Current negotiated rates on amounts above \$50000 available on request.

Important Information about Edvest Accounts

Details of eligibility for Edvest membership are available at any Personal Financial Centre. Fees and charges may apply to Edvest membership and are available in the Fees and Charges brochure. Edvest interest rates are variable and subject to change, without notice, after publication

LINE OF CREDIT LOANS

Visa Line of Credit (L45)**

Current Rates: 10.75%pa*, 13.20%pa*, 15.20%pa*

Secured Line of credit (L45 & L46)

Mortgage secured—amounts up to \$40,000	6.75%pa*
Motor vehicle secured—amounts up to \$20,000	11.70%pa*

Unsecured Line of credit (L46)**

10.75%pa*, 13.20%pa*, 15.20%pa*

EXISTING BORROWERS

* Interest rates are annual percentage rates and are variable, except the Personal Computer Loan (L50) and Fixed Interest Rate Car Loan (L55/L65) which have fixed interest rates.

** Lowest interest rate on L41, L43, L45 and L46 loans are only available to existing members, taking out new loans and is subject to several application criteria.

#Capped rate car loan is only available for the purchase of cars up to 3 years old and switching from existing loans is not permitted, nor are cars purchased via private sale.

IMPORTANT INFORMATION ABOUT LOANS

CPS lending and assessment criteria apply. All loan applications are subject to approval. Terms and conditions apply to all loans and are available on request. Fees and charges apply to loans and are detailed in the Fees and Charges Booklet. A \$50 loan establishment fee applies to all loans (except Visa Line of Credit Loans and Fixed Interest Rate New Car Loan). The Fixed Interest Rate New Car Loan has a loan establishment fee of \$100.

Comparing the Cost of Your Loan

In recent weeks you may have noticed some changes to the way that our interest rates on home, car and personal loans are advertised. In particular you may have noticed the introduction of comparison rates, which are designed to make it easier for you the customer to directly compare the cost of a loan from different financial institutions.

Now, whenever you see Community CPS advertise a percentage rate for a home, car or personal loan, we will always also provide you with the comparison rate too. Our website calculators have been also upgraded so that you can perform your own comparison rate calculations online.

The comparison rate takes into account the cost of setting up the loan including the annual percentage rate, establishment fee and any other upfront fees or charges such as valuation and legal fees. The comparison rate does not include any government fees and charges, nor does it include any fees that may or may-not be charged throughout the course of the loan (for example early discharge or redraw fees).

A comparison rate schedule will display common loan amounts and terms for each type of Community CPS loan offered. You can pick up one of these schedules at any Community CPS Branch, via our website at www.cpsact.com.au or by calling our Telephone Response Centre on 02 6286 0555.

