

Hunter Mutual Account Type Changes

Old product		New Product features										
Old HM Account type	New CMG Account type	Interest calculation based on	Interest Rate	Interest credited	Funds available	Cheque	Overdraft	ATM /EFTPOS	Internet /phone	Counter	Direct CR/ DR	BPAY
S1 Access	S1 Access	Minimum monthly balance	0.25% p.a.	6 monthly	At call	Yes	Yes	Yes	Yes	Yes	Yes	Yes
S4 Access	S5 (CPA) Community Partnership Account	Minimum monthly balance	Less than \$5,000 \$5,000 to \$49,999 \$50,000+	Annually	At call	Yes	Yes	Yes	Yes	Yes	Yes	Yes
S8 Growth	S9 High Rise	Daily	Less than \$5,000 \$5,000 to \$49,999 \$50,000+	Annually	At call	Yes	Yes	Yes	Yes	Yes	Yes	Yes
S15 Deeming	S50 Deeming	Daily	Bal up to \$42,000 Part bal over \$42,000	Quarterly	At call	Yes	Yes	Yes	Yes	Yes	Yes	Yes
S7 Christmas Club	S13 Christmas Club	Minimum monthly balance	1.00%p.a.	Annually	Nov & Dec	No	No	No	Balances only and in Nov / Dec	Yes	Credit only	No
S10 Business Overdraft	S11 Commercial overdraft	Minimum monthly balance	0.25%p.a.	6 monthly	At call	Yes	Yes	Yes	Yes	Yes	Yes	Yes
S12 Personal overdraft	S9 High Rise	Daily	Less than \$5,000 \$5,000 to \$49,999 \$50,000+	Annually	At call	Yes	Yes	Yes	Yes	Yes	Yes	Yes
S46 Residential Mortgage	S10 Mortgage secured overdraft	Minimum monthly balance	0.25%p.a.	6 monthly	At call	Yes	Yes	Yes	Yes	Yes	Yes	Yes
S96 Rural residential overdraft	S10 Mortgage secured overdraft	Minimum monthly balance	0.25%p.a.	6 monthly	At call	Yes	Yes	Yes	Yes	Yes	Yes	Yes

Rates Effective 2nd March 2010.

Hunter Mutual is a trading name of the New England Credit Union Ltd. ABN 21 087 650 360 : AFSL 241167. New England Credit Union Ltd is the issuer of the Access Savings Account, Community Partnership Account (CPA), High Rise Account, Deeming Account, Commercial Overdraft and Christmas Club Accounts. Terms and conditions apply. Fees and charges apply. Normal New England Credit Union Ltd lending criteria apply.