



NOTICE TO MEMBERS

Holiday Coast Credit Union Ltd.

Effective from January 21, 2009 the following rates will apply to our iSaver S21/S31 Accounts:

\$0 - \$999.99.....	1.00% pa
\$1,000 - \$19,999.99.....	3.00% pa
\$20,000 - \$99,999.99.....	4.25% pa
\$100,000 - \$199,999.99.....	4.75% pa
\$200,000 plus.....	5.00% pa

Holiday Coast Credit Union Ltd. ABN 64 087 650 164 AFSL 240782.

Registered Office: 1 Commerce Street Wauchope NSW 2446. Phone: 1300 365 7 24.