

Fitzroy & Carlton
**Community
 Credit Co-op**



11 January 2012

Dear Member,

Please note that as of 01 January 2012 the Interest Rate for our S3 Christmas Club has been decreased.

Account / Loan Type	Old Rate	New Rate as at 01 January 2012
At call accounts – S1, S2, S4, S6, S60, S65	0.20% p.a. min mthly.	No Change
Xmas Club Accounts	4.25% p.a. min mthly	2.25 % p.a. min monthly
30 Day Notice of Withdrawal	3.00% p.a. c/d daily	No Change
Term Deposits (New Deposits)		
• 3 Month Fixed Term	3.00% p.a. c/d daily	No Change
• 6 Month Fixed Term	3.25% p.a. c/d daily	No Change
• 12 Month Fixed Term	3.50% p.a. c/d daily	No Change
Loan Accounts (Variable Rates)		
Home Mortgage Loans	7.05%	No change
Car Loans > \$10,000	10.35%	No Change
Secured Personal Loans	11.90%	No Change
Unsecured Personal Loans	13.90%	No Change

Our fees and charges will remain the same.

Please contact us should you have any queries regarding these changes.

Fitzroy and Carlton Community Credit Co-operative is committed to providing ethical, low-cost financial services to our members.

Yours sincerely

Ashley Lumsden
 General Manager