Effective 1 November 2026

Deposit Interest Rates

Transaction accounts	Balance	Rate
Everyday/Pink Everyday	$0+	Nil
Wildlife Saver	Up to and including $10,000	3.50% p.a.
	Over $10,000	Nil
Everyday Plus	Up to $9,999	0.10% p.a.
	Between $10,000 - $99,999	1.75% p.a.
	Greater than $100,000	2.75% p.a.

Savings accounts	Balance	Rate
Online Saver	Up to $249,999	3.50% p.a.
	$250,000-$1,000,000	4.00% p.a.
	Over $1,000,000	Nil
Goal Saver	Regular interest (Up to and including $7 million)	0.05% p.a.
	Bonus interest (Up to and including $7 million)	4.55% p.a.
	Maximum interest (Up to and including $7 million)	4.60% p.a.
	Over $7 million	Nil
Santa Saver	$0 - $30,000	5.10% p.a.
	Over $30,000	Nil

Business accounts	Balance	Rate
FirstBiz Access	$0+	Nil
FirstBiz Online Saver	Total balance up to $49,999	3.50% p.a.
	Total balance $50,000 - $499,999	3.00% p.a.
	Total balance $500,000 and over	2.50% p.a.
Community account	$0+	Nil

* Rate is effective as at 01/11/2026 and is available until 31/12/2026 or until limited allocation is reached. Offer can be withdrawn or changed at any time. Rates are for deposits between $10,000 and $1 million. If you seek an early release of your term deposit prior to its maturity date, an early withdrawal interest penalty may apply. Term Deposits are available to be withdrawn at maturity. We may require up to 7 days written notice of your intention to make an early withdrawal. This offer is available only for new term deposits and applies only to funds that have not been held with Community First Credit Union (Operating as Community First Bank) or its affiliated brand Easy Street, within the 14 days preceding the date of your enquiry regarding this offer.

Interest rates quoted are effective as at the date shown and may change at any time. Eligibility criteria, terms and conditions, fees and charges apply. For more information contact us on 1300 13 22 77 or visit communityfirst.com.au.

Community First Credit Union Limited | ABN 80 087 649 938
operating as Community First Bank | AFSL and Australian credit licence 231204

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Term Deposit Interest Rates

		Term				
		3 months	6 months	12 months	2 years	3 years
$5,000-$49,999 (Rate %p.a.)	Monthly	4.90	5.15	5.20	5.20	5.10
	On maturity	5.00	5.25	n/a	n/a	n/a
	Annual	n/a	n/a	5.30	5.30	5.20
$50,000-$99,999 (Rate %p.a.)	Monthly	4.90	5.15	5.20	5.20	5.10
	On maturity	5.00	5.25	n/a	n/a	n/a
	Annual	n/a	n/a	5.30	5.30	5.20
$100,000-$249,999 (Rate %p.a.)	Monthly	5.00	5.25	5.30	5.20	5.10
	On maturity	5.10	5.35	n/a	n/a	n/a
	Annual	n/a	n/a	5.40	5.30	5.20
$250,000-$1,000,000 (Rate %p.a.)	Monthly	5.00	5.25	5.30	5.20	5.10
	On maturity	5.10	5.35	n/a	n/a	n/a
	Annual	n/a	n/a	5.40	5.30	5.20

| If you would like to invest over $1 million, Community First will negotiate a rate with you.
| Interest paid monthly cannot be compounded onto the investment.

Term Deposit Special

12 Months Term Deposit Special	Interest paid on Maturity:	**5.60% p.a.***	Available for new money only, minimum deposit amount $10,000 up to $1 million. Deposits over $1 million subject to approval.

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