

8.32% pa
comparison rate
ANZ[†], St George[§]

Some banks are quick
to profit from
rising interest rates.

8.29% pa
comparison rate
Westpac[‡]

8.28% pa
comparison rate
CBA[‡]

We're a little more
fixed in our ways.

8.24% pa
comparison rate
NAB[‡]



**MembersEquity
Bank**

For a limited time get
7.55% pa
on our 3 Year Fixed
Rate Home Loan

7.69% pa
COMPARISON RATE

You can save thousands when you
fix your home loan rate

As a union member, you enjoy a discounted home loan rate. And for a limited time you'll get an even lower 7.55%p.a. on our 3 year fixed rate Super Members Home Loan.

Which can save you thousands of dollars over the life of the loan; plus you'll have the peace of mind of knowing that your monthly payments won't change even if interest rates rise.

Looking after your interests
with less fees

Members Equity Bank has been specifically created to provide low cost banking services that offer you real value for money, this means with our home loans, you'll benefit from paying ~

- **No Application Fee**
- **No on-going Account Keeping Fees**
- **No Fees to split, fix, top up or redraw**

See why more members come to
us for a home loan

At ME our call centre is 100% based in Australia so it's easy to talk to real people who will take the time to listen and help with your questions. What's more our friendly mobile lenders will visit you at a time and place of your convenience to help you start your application. That's why 9 in 10 customers, when asked said they would recommend friends and family to bank with ME*.

Sometimes decisions are simple

Whether you're looking to take out a new home loan or refinance an existing one, all it takes is a simple phone call to get you started.



**MembersEquity
Bank**

Call 1300 309 374 today or visit
www.membersequitybank.com.au

7.55% pa

**7.69% pa Comparison rate
on 3 year fixed Super Members
Home Loan**

Fees and charges apply. Terms and Conditions available on request. Applications are subject to credit approval. Interest rates are correct as of 4/10/2007 and subject to change. Comparison Rates from ANZ, CBA, Westpac, St George and NAB for are for 3 year fixed rate home loans. The SMHL Standard Home Loan comparison rate is calculated at the fixed rate of 7.55% p.a. for a 3 year term and at the variable rate of 7.74% p.a. for the remainder of the loan term. All comparison rates are based on a loan of \$150,000 for a term of 25 years, repaid monthly. WARNING: These comparison rates are true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. A comparison rate schedule is for the SMHL Standard Home Loan is available from Members Equity Bank. *Roberts Research November 2006. [†]ANZ Fixed Rate Home Loan, [§]St George Fixed Rate Home Loan, [‡]Westpac Fixed Options Home Loan, [‡]CBA Complete Home Loan, [‡]NAB 3 Year Introductory Rate Home Loan