



CAP - GIA and GII
Effective November 30, 2011

GUARANTEE PERIODS		Band 1 up to \$24,999	Band 2 \$25,000 to \$74,999	Band 3 \$75,000 to \$499,999	Effective date
DIA and RIB (daily rate)		0.250%	No banding		05-Feb-09
30 - 59 days	ANNUAL MONTHLY	0.250% 0.240%	No banding		08-Sep-11
60 - 89 days	ANNUAL MONTHLY	0.275% 0.270%	No banding		30-Nov-11
90 - 179 days	ANNUAL MONTHLY	0.300% 0.290%	No banding		30-Nov-11
180 - 364 days	ANNUAL MONTHLY	0.375% 0.370%	No banding		30-Nov-11
1 year 0 days to 1 year 182 days	ANNUAL MONTHLY	0.500% 0.500%	0.625% 0.620%	0.750% 0.750%	30-Nov-11
1 year 183 days to 2 years 182 days	ANNUAL MONTHLY	0.800% 0.800%	0.925% 0.920%	1.050% 1.040%	30-Nov-11
2 years 183 days to 3 years 182 days	ANNUAL MONTHLY	1.000% 1.000%	1.125% 1.120%	1.250% 1.240%	30-Nov-11
3 years 183 days to 4 years 182 days	ANNUAL MONTHLY	1.200% 1.190%	1.325% 1.320%	1.450% 1.440%	30-Nov-11
4 years 183 days to 5 years 182 days	ANNUAL MONTHLY	1.250% 1.240%	1.375% 1.370%	1.500% 1.490%	30-Nov-11
5 years 183 days to 6 years 182 days	ANNUAL MONTHLY	1.700% 1.690%	1.825% 1.810%	1.950% 1.930%	30-Nov-11
6 years 183 days to 7 years 182 days	ANNUAL MONTHLY	1.700% 1.690%	1.825% 1.810%	1.950% 1.930%	30-Nov-11
7 years 183 days to 8 years 182 days	ANNUAL MONTHLY	1.700% 1.690%	1.825% 1.810%	1.950% 1.930%	30-Nov-11
8 years 183 days to 9 years 182 days	ANNUAL MONTHLY	1.700% 1.690%	1.825% 1.810%	1.950% 1.930%	30-Nov-11
9 years 183 days to 10 years 182 days	ANNUAL MONTHLY	1.700% 1.690%	1.825% 1.810%	1.950% 1.930%	30-Nov-11
GIRC RENEWALS		1.750%	2.000%	2.250%	30-Nov-11
ADDITIONAL DEPOSITS		1.250%	1.500%	1.750%	30-Nov-11

****PLEASE NOTE** THE COMPANY RESERVES THE RIGHT TO CHANGE RATES WITHOUT NOTICE**

Rates quoted for 2 years or more are valid for maturities on any day 182 days before or 182 days after the yearly rate

For Example: The 5 year rate applies for 4 years 183 days (182 days before the yearly rate) to 5 years 182 days (182 days after the yearly rate).

MONTHLY rates apply to monthly payment GII only.

Helping people achieve more™