

*In financial times such as these  
we pride ourselves in offering you less.*

Much less in fact. Less to pay on home loans with some of the lowest interest rates available, no on-going monthly loan fees, a 100% offset account, and for a limited time a \$0 establishment fee. So if you have low expectations, make sure you visit [powerstate.com.au](http://powerstate.com.au). It has much less to offer.

**powerstate**  
CREDIT UNION



# *Our home loans have nothing to offer.*

Powerstate home loans now offer a \$0 Establishment Fee\*. But only for a limited time. So if nothing interests you, drop in to your local branch or visit [powerstate.com.au](http://powerstate.com.au). But hurry, because you have nothing to lose.



*This ad is of very little interest to you.*

Then again, if paying less interest on a home loan interests you, you may be interested to know that Powerstate Credit Union offers some of the smallest interest rates available. So if that takes your interest visit [powerstate.com.au](http://powerstate.com.au) or drop in to your local branch to find out more. And if you're not interested, please don't pay any further interest to this ad.

