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. It has much less to offer.



*Lending criteria applies. Other fees and charges may apply. Loans must be approved by 31/05/09 and funded by 30/06/09. Loan amounts must exceed \$50,000. The loan must be a new loan for Powerstate and not replace an existing Powerstate home loan. Terms and conditions available upon request. Powerstate Credit Union Ltd ABN 34 087 651 223 AFSLN 238213.

Our home loans have nothing to offer.

*Lendino criteria applies. Other fees and charges may apply. Loans must be approved by 31/05/09 and funded by 30/06/09. Loan amounts must exceed \$50,000. The loan must be a new loan for Powerstate home loan. Terms and conditions available upon request. Powerstate Credit Union Ltd ABN 34 087 651 223 AFSLN 238213.

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. 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 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.

