

Members Credit Union

Rate Disclosures

(Effective July 1, 2011)

The following rates are subject to change every week. You may call us at 1-800-951-8000 to get current rates and account information.

Please read the Truth-In-Savings disclosure for additional information on account terms, conditions, dividend calculation methods, etc.

Rates are shown as an Annual Percentage Yield.

Regular Share Account

Avg. Daily Bal. \$25 and up	0.35 %
Avg. Daily Bal. less than \$25	0.00

Checking Account

Avg. Daily Bal. \$25 and up	0.10
Avg. Daily Bal. less than \$25	0.00

Christmas Club

Avg. Daily Bal. \$25 and up	0.10
Avg. Daily Bal. less than \$25	0.00

Super 60 Savings Account

Avg. Daily Bal. \$600 and up	0.65
Avg. Daily Bal. less than \$600	0.35

Money Market Account

Avg. Daily Bal. \$500 and up	0.40
Avg. Daily Bal. \$25 - 499.99	0.35
Avg. Daily Bal. less than \$25	0.00

Trust and Custodian Accounts

Avg. Daily Bal. \$25 and up	0.35
Avg. Daily Bal. less than \$25	0.00

Share Certificates

5-month Certificate (\$500 min.)	0.50
6-month Certificate (\$2,000 min.)	0.55
12-month Certificate (\$2,000 min.)	0.75
18-month Certificate (\$2,000 min.)	0.90
24-month Certificate (\$2,000 min.)	1.06
36-month Certificate (\$2,000 min.)	1.36
60-month Certificate (\$2,000 min.)	1.66
6-month Jumbo Cert. (\$50,000 min.)	0.75

Individual Retirement Accounts

IRA Savings (\$25 min.)	0.70
12-month Certificate (\$2,000 min.)	0.75
24-month Certificate (\$2,000 min.)	1.06
36-month Certificate (\$2,000 min.)	1.36
60-month Certificate (\$2,000 min.)	1.66

Roth Individual Retirement Accounts

IRA Savings (\$25 min.)	0.70
12-month Certificate (\$2,000 min.)	0.75
24-month Certificate (\$2,000 min.)	1.06
36-month Certificate (\$2,000 min.)	1.36
60-month Certificate (\$2,000 min.)	1.66

Education IRAs

IRA Savings (\$25 min.)	0.70
12-month Certificate (\$2,000 min.)	0.75
24-month Certificate (\$2,000 min.)	1.06
36-month Certificate (\$2,000 min.)	1.36
60-month Certificate (\$2,000 min.)	1.66

Schedule of Fees

CHECKING ACCOUNTS

Stop Payment Order	
(single) \$25.00 each	
(consecutive group)	\$25.00
Using TELL-COM or MCU@Home	\$10.00 each
Item Returned Insufficient Funds	\$25.00
Visa Debit Card Overdraft	\$25.00
Check Order	price varies
Check Copies	\$1.00
(Up to 50 free per year when required by IRS audit.)	
Checkbook Balancing	\$10.00/hour

BILL PAYING (Internet and/or phone) **FREE**

CARD SERVICES

CASH CARD Withdrawals	2 free then \$1.50 each
(The first two CASH CARD withdrawals are free each month; each withdrawal after two in any month is \$1.50. An additional fee may be imposed by the ATM operator.)	
CASH CARD Transfers and Inquiries	FREE
CASH CARD or Visa Card Replacement	\$5.00
CASH CARD or Visa PIN Replacement	\$3.00
Visa Gift Card purchase	\$2.50 each

LOANS

Late Loan Payment	3%
(3% of delinquent amount effective 15 days after due date.)	
Over Credit Limit on Visa Credit Card	\$25.00
(Applies to each occurrence. Fee is \$25 or 5% of the transaction, whichever is greater.)	

MISCELLANEOUS

Statement Copies	\$1.00 per page
Stop Payment of CU Check	\$15.00
(Applies only if requested within seven days of issue date.)	
Overnight Delivery Mon. - Fri.	\$25.00
Overnight Delivery Weekends	\$30.00
Issue of an MCU Official Check	\$2.00
Returned Deposited Check	\$6.75
Returned Deposited Check to/from the same member ...	\$25.00
Wire Transfer of Funds	\$8.50
Returned Mail	\$3 each item
(Assessed to recover postage and postal fees on items we have mailed to members who have failed to provide us with a current address.)	
Excess Withdrawal	\$3.00 each
(The first three withdrawals each month are at no cost. The fee applies to each withdrawal after three in any month on share, Christmas Club, trust, custodian, and money market accounts, but only if the account balance is less than \$300. Does not apply to preauthorized transfers. This fee is also charged on Super 60 Savings withdrawals in excess of two per month.)	
Low Balance	\$3.00/month
(Applies to share, checking, trust, custodian, money market, and Super 60 accounts, only if month-end balance is less than \$25.00. Does not apply to new accounts in the month opened.)	

Note: Please read *Important Information About Your Account(s)* booklet for additional account terms, conditions, and fees.

Members Credit Union

2098 Frontis Plaza Boulevard
Winston-Salem, NC 27103
(336) 748-4800 / (800) 951-8000

www.memcu.com

