



Members Credit Union



Rates for January 1, 2010



Annual
Percentage
Rate

SAVINGS RATES:

	Annual Percentage Yield	Stated Dividend Rate
Regular Savings Account	0.35%	0.35%
Checking Account	0.10%	0.10%
Christmas/Vacation Club Account	0.10%	0.10%
Super 60 Savings Account (\$600 min.)	1.26%	1.25%
Money Market Account (\$500 min.).....	0.75%	0.75%
Trust/Custodian Account	0.35%	0.35%
Share Certificates		
5-Month (\$500 min.).....	0.95%	0.95%
6-Month.....	1.01%	1.00%
12-Month	1.26%	1.25%
18-Month	1.51%	1.50%
24-Month	1.76%	1.75%
36-Month	2.12%	2.10%
60-Month	2.22%	2.20%
6-Month Jumbo (\$50,000 min.)	1.26%	1.25%
Individual Retirement Accounts		
Savings	1.26%	1.25%
12-Month Certificate.....	1.26%	1.25%
24-Month Certificate.....	1.76%	1.75%
36-Month Certificate.....	2.12%	2.10%
60-Month Certificate.....	2.22%	2.20%

(\$2,000 minimum deposit for all certificates unless otherwise noted. Rates apply to Regular, Roth, and Education IRAs.)

LOAN RATES:

FIXED RATE LOANS*

New Automobile/Truck.....	**5.25% - 6.75%
Used Automobile/Truck	**5.25% - 6.75%
Debt Consolidation	10.20%
Christmas/Vacation Loan.....	10.75%
Personal Computer	10.75%
First Mortgage	Call for Quote
Land Loans.....	Call for Quote

*Rate is fixed for term of loan

**Rate determined by amount of equity in vehicle

VARIABLE RATE LOANS

Unsecured Advance	10.75%
Unsecured Line of Credit	10.75%
Visa Credit	10.75%
Boats, RVs, etc.....	8.00%
Other Secured Advance (Stocks)	4.00%
Savings or Certificate Secured	2.50%
Equity Access Line of Credit.....	5.50%
Visa Debit Line of Credit.....	10.75%
Mobile & Manufactured Homes	Call for Details

Please contact an MCU employee for further information about applicable fees and terms.

For up-to-the-minute rate information visit our website at www.memcu.com or call (800) 951-8000.