



Members Credit Union



Rates for October 6, 2009



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.) | 1.76% | 1.75% |
| Money Market Account (\$500 min.)..... | 1.01% | 1.00% |
| 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 | 1.76% | 1.75% |
| 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% |
| *Rate determined by amount of equity in vehicle | |
| Debt Consolidation | 10.20% |
| Christmas/Vacation Loan..... | 10.75% |
| Personal Computer | 10.75% |
| First Mortgage | Call for Quote |
| Land Loans..... | Call for Quote |

VARIABLE RATE LOANS

| | |
|--------------------------------------|------------------|
| Unsecured Advance | 11.00% |
| Unsecured Line of Credit | 11.00% |
| Visa Credit | 11.00% |
| Boats, RVs, etc..... | 8.25% |
| Other Secured Advance (Stocks) | 4.25% |
| Savings or Certificate Secured | 2.75% |
| Equity Access Line of Credit..... | 5.50% |
| Visa Debit Line of Credit..... | 11.00% |
| 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.