



# Members Credit Union



## Rates for August 24, 2010



### 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.) ....	1.11% .....	1.10%
Money Market Account (\$500 min.).....	0.65% .....	0.65%
Trust/Custodian Account .....	0.35% .....	0.35%
Share Certificates		
5-Month (\$500 min.).....	0.85% .....	0.85%
6-Month.....	0.90% .....	0.90%
12-Month .....	1.16% .....	1.15%
18-Month .....	1.26% .....	1.25%
24-Month .....	1.51% .....	1.50%
36-Month .....	2.12% .....	2.10%
60-Month .....	2.22% .....	2.20%
6-Month Jumbo (\$50,000 min.) .....	1.16% .....	1.15%
Individual Retirement Accounts		
Savings .....	1.26% .....	1.25%
12-Month Certificate.....	1.16% .....	1.15%
24-Month Certificate.....	1.51% .....	1.50%
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\*

	Annual Percentage Rate
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%

**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](http://www.memcu.com) or call (800) 951-8000.**