



# Members Credit Union



## Rates for January 1, 2012



### 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.) ....	0.65%	0.65%
Money Market Account (\$500 min.).....	0.40%	0.40%
Trust/Custodian Account .....	0.35%	0.35%
Share Certificates		
5-Month (\$500 min.).....	0.50%	0.50%
6-Month.....	0.55%	0.55%
12-Month .....	0.75%	0.75%
18-Month .....	0.90%	0.90%
24-Month .....	1.06%	1.05%
36-Month .....	1.36%	1.35%
60-Month .....	1.66%	1.65%
6-Month Jumbo (\$50,000 min.) .....	0.75%	0.75%
Individual Retirement Accounts		
Savings .....	0.70%	0.70%
12-Month Certificate.....	0.75%	0.75%
24-Month Certificate.....	1.06%	1.05%
36-Month Certificate.....	1.36%	1.35%
60-Month Certificate.....	1.66%	1.65%

(\$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.....	**1.73% - 10.23%
Used Automobile/Truck .....	**1.73% - 10.23%
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 subject to qualifications

#### VARIABLE RATE LOANS

Unsecured Advance .....	10.00%
Unsecured Line of Credit .....	10.00%
Visa Credit .....	10.00%
Boats, RVs, etc.....	7.25%
Other Secured Advance (Stocks).....	3.25%
Savings or Certificate Secured .....	1.75%
Equity Access Line of Credit.....	5.50%
Visa Debit Line of Credit.....	10.00%

**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.**