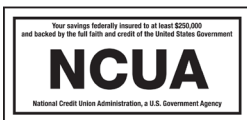




Members Credit Union

Current Rates



SAVINGS RATES:

	Annual Percentage Yield	Stated Dividend Rate
Regular Savings Account	0.15%	0.15%
Checking Account	0.05%	0.05%
Christmas/Vacation Club Account	0.05%	0.05%
Super 60 Savings Account (\$600 min.)	0.30%	0.30%
Money Market Account (\$500 min.).....	0.20%	0.20%
Custodian Account	0.15%	0.15%
Share Certificates		
5-Month (\$500 min.).....	0.15%	0.15%
6-Month.....	0.20%	0.20%
12-Month	0.30%	0.30%
18-Month	0.40%	0.40%
24-Month	0.50%	0.50%
36-Month	0.70%	0.70%
60-Month	0.80%	0.80%
6-Month Jumbo (\$50,000 min.)	0.30%	0.30%
Individual Retirement Accounts		
Savings	0.30%	0.30%
12-Month Certificate.....	0.30%	0.30%
24-Month Certificate.....	0.50%	0.50%
36-Month Certificate.....	0.70%	0.70%
60-Month Certificate.....	0.80%	0.80%

(\$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	**2.50% - 3.50%
Used Automobile/Truck	**2.50% - 3.50%
Basic Transportation	10.95%
Credit Builder (unsecured)	15.75%
Debt Consolidation	10.95%
Other or Stock Secured	4.50%

*Rate is fixed for term of loan

**Rate subject to qualifications

VARIABLE RATE LOANS

Unsecured Line of Credit	11.50%
Visa Credit	11.50%
Savings or Certificate Secured	3.25%
Equity Access Line of Credit	6.50%
Visa Debit LOC (full)	11.50%

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

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