



# 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.....	0.40%	0.40%
12-Month .....	0.60%	0.60%
18-Month .....	0.80%	0.80%
24-Month .....	1.00%	1.00%
36-Month .....	1.25%	1.25%
60-Month .....	0.80%	0.80%
6-Month Jumbo (\$50,000 min.) .....	0.50%	0.50%
Individual Retirement Accounts		
Savings .....	0.30%	0.30%
12-Month Certificate.....	0.60%	0.60%
24-Month Certificate.....	1.00%	1.00%
36-Month Certificate.....	1.25%	1.25%
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:

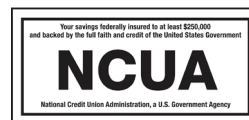
	Annual Percentage Rate
<b>FIXED RATE LOANS*</b>	
New Automobile/Truck .....	**2.75% - 3.75%
Used Automobile/Truck .....	**2.75% - 3.75%
Basic Transportation .....	10.95%
Credit Builder (unsecured) .....	15.75%
Debt Consolidation .....	10.95%
Other or Stock Secured .....	4.50%

\*Rate is fixed for term of loan  
\*\*Rate subject to qualifications

### VARIABLE RATE LOANS

Unsecured Line of Credit .....	12.00%
Visa Credit .....	12.00%
Savings or Certificate Secured .....	3.75%
Equity Access Line of Credit .....	6.75%
Visa Debit LOC (full) .....	12.00%

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



**For up-to-the-minute rate information visit our website at [memcu.com](http://memcu.com) or call (800) 951-8000.**