

MISSOURI ELECTRIC COOPERATIVES EMPLOYEES' CREDIT UNION CERTIFICATE RATES

Rates Effective as of

8/18/2010

**CERTIFICATES OF DEPOSIT
(DIVIDENDS PAID QUARTERLY)**

MATURITY & MINIMUM DEPOSIT		RATE	APY
3 MONTHS	\$500.00	1.10%	1.10%
JUMBO	\$10,000.00	1.20%	1.21%
JUMBO PLUS	\$100,000.00	1.25%	1.26%
6 MONTHS	\$500.00	1.25%	1.26%
JUMBO	\$10,000.00	1.35%	1.36%
JUMBO PLUS	\$100,000.00	1.40%	1.41%
12 MONTHS	\$500.00	1.40%	1.41%
JUMBO	\$10,000.00	1.50%	1.51%
JUMBO PLUS	\$100,000.00	1.55%	1.56%
18 MONTHS	\$500.00	1.55%	1.56%
JUMBO	\$10,000.00	1.65%	1.66%
JUMBO PLUS	\$100,000.00	1.70%	1.71%
24 MONTHS	\$500.00	1.75%	1.76%
JUMBO	\$10,000.00	1.85%	1.86%
JUMBO PLUS	\$100,000.00	1.90%	1.91%
36 MONTHS	\$500.00	2.10%	2.12%
JUMBO	\$10,000.00	2.20%	2.22%
JUMBO PLUS	\$100,000.00	2.25%	2.27%
48 MONTHS	\$500.00	2.35%	2.37%
JUMBO	\$10,000.00	2.45%	2.47%
JUMBO PLUS	\$100,000.00	2.50%	2.52%
60 MONTHS	\$500.00	2.60%	2.63%
JUMBO	\$10,000.00	2.70%	2.73%
JUMBO PLUS	\$100,000.00	2.75%	2.78%

**IRA & HSA CERTIFICATES OF DEPOSIT
(DIVIDENDS PAID MONTHLY)**

MATURITY & MINIMUM DEPOSIT		RATE	APY
3 MONTHS	\$500.00	1.10%	1.11%
JUMBO IRA	\$100,000.00	1.25%	1.26%
6 MONTHS	\$500.00	1.25%	1.26%
JUMBO IRA	\$100,000.00	1.40%	1.41%
12 MONTHS	\$500.00	1.40%	1.41%
JUMBO IRA	\$100,000.00	1.55%	1.56%
18 MONTHS	\$500.00	1.55%	1.56%
JUMBO IRA	\$100,000.00	1.70%	1.71%
24 MONTHS	\$500.00	1.75%	1.76%
JUMBO IRA	\$100,000.00	1.90%	1.92%
36 MONTHS	\$500.00	2.10%	2.12%
JUMBO IRA	\$100,000.00	2.25%	2.27%
48 MONTHS	\$500.00	2.35%	2.38%
JUMBO IRA	\$100,000.00	2.50%	2.53%
60 MONTHS	\$500.00	2.60%	2.63%
JUMBO IRA	\$100,000.00	2.75%	2.78%

**IRA SHARE ACCOUNTS PAY MONTHLY
DIVIDENDS AT THE SAME RATE AS SAVINGS
ACCOUNTS**

CHILDREN'S CD'S (MEMBERS UNDER THE AGE OF 18) MAY BE OPENED WITH A MINIMUM OF \$100.00.

ACCT TYPE	RATE	APY
<u>SAVINGS</u>	1.00%	1.00%
<u>SAVINGS</u>	1.50%	1.51% \$1,000.00 Minimum
<u>CHECKING</u>	0.75%	0.75%
<u>HSA</u>	3.00%	3.04%
<u>CHRISTMAS VACATION</u>	2.25%	**DIVIDENDS PAY ANNUALLY ON SEPTEMBER 30TH**
	1.75%	**DIVIDENDS PAY ANNUALLY ON APRIL 30TH**