

MISSOURI ELECTRIC COOPERATIVES EMPLOYEES' CREDIT UNION CERTIFICATE RATES

Rates Effective as of 11/3/2011

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

MATURITY & MINIMUM DEPOSIT		RATE	APY
3 MONTHS	\$500.00	0.80%	0.80%
JUMBO	\$10,000.00	0.90%	0.90%
JUMBO PLUS	\$100,000.00	0.95%	0.95%
6 MONTHS	\$500.00	0.90%	0.90%
JUMBO	\$10,000.00	1.00%	1.00%
JUMBO PLUS	\$100,000.00	1.05%	1.05%
12 MONTHS	\$500.00	1.00%	1.00%
JUMBO	\$10,000.00	1.10%	1.10%
JUMBO PLUS	\$100,000.00	1.15%	1.15%
18 MONTHS	\$500.00	1.10%	1.10%
JUMBO	\$10,000.00	1.20%	1.21%
JUMBO PLUS	\$100,000.00	1.25%	1.26%
24 MONTHS	\$500.00	1.25%	1.26%
JUMBO	\$10,000.00	1.35%	1.36%
JUMBO PLUS	\$100,000.00	1.40%	1.41%
36 MONTHS	\$500.00	1.60%	1.61%
JUMBO	\$10,000.00	1.70%	1.71%
JUMBO PLUS	\$100,000.00	1.75%	1.76%
48 MONTHS	\$500.00	2.00%	2.02%
JUMBO	\$10,000.00	2.10%	2.12%
JUMBO PLUS	\$100,000.00	2.15%	2.17%
60 MONTHS	\$500.00	2.15%	2.17%
JUMBO	\$10,000.00	2.25%	2.27%
JUMBO PLUS	\$100,000.00	2.30%	2.32%

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

MATURITY & MINIMUM DEPOSIT		RATE	APY
3 MONTHS	\$500.00	0.80%	0.80%
JUMBO IRA	\$100,000.00	0.95%	0.95%
6 MONTHS	\$500.00	0.90%	0.90%
JUMBO IRA	\$100,000.00	1.05%	1.06%
12 MONTHS	\$500.00	1.00%	1.00%
JUMBO IRA	\$100,000.00	1.15%	1.16%
18 MONTHS	\$500.00	1.10%	1.11%
JUMBO IRA	\$100,000.00	1.25%	1.26%
24 MONTHS	\$500.00	1.25%	1.26%
JUMBO IRA	\$100,000.00	1.40%	1.41%
36 MONTHS	\$500.00	1.60%	1.61%
JUMBO IRA	\$100,000.00	1.75%	1.76%
48 MONTHS	\$500.00	2.00%	2.02%
JUMBO IRA	\$100,000.00	2.15%	2.17%
60 MONTHS	\$500.00	2.15%	2.17%
JUMBO IRA	\$100,000.00	2.30%	2.32%

**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>	0.50%	0.50%
<u>SAVINGS</u>	1.00%	1.00% \$10,000.00 Minimum
<u>CHECKING</u>	0.25%	0.25%
<u>HSA</u>	3.00%	3.04%
<u>CHRISTMAS VACATION</u>	1.75%	**DIVIDENDS PAY ANNUALLY ON SEPTEMBER 30TH**
	1.75%	**DIVIDENDS PAY ANNUALLY ON APRIL 30TH**