

MISSOURI ELECTRIC COOPERATIVES EMPLOYEES' CREDIT UNION CERTIFICATE RATES

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

Maturity & Minimum Deposit	Rate	APY
3 MONTHS \$500.00	1.10%	1.10%
6 MONTHS \$500.00	1.50%	1.51%
12 MONTHS \$500.00	2.15%	2.17%
18 MONTHS \$500.00	2.30%	2.32%
24 MONTHS \$500.00	2.50%	2.52%
36 MONTHS \$500.00	2.70%	2.73%
48 MONTHS \$500.00	2.80%	2.83%
60 MONTHS \$500.00	3.05%	3.09%

**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	1.50%	1.51%
JUMBO IRA \$100,000.00	1.65%	1.66%
12 MONTHS \$500.00	2.15%	2.17%
JUMBO IRA \$100,000.00	2.30%	2.32%
18 MONTHS \$500.00	2.30%	2.32%
JUMBO IRA \$100,000.00	2.45%	2.48%
24 MONTHS \$500.00	2.50%	2.53%
JUMBO IRA \$100,000.00	2.65%	2.68%
36 MONTHS \$500.00	2.70%	2.73%
JUMBO IRA \$100,000.00	2.85%	2.89%
48 MONTHS \$500.00	2.80%	2.84%
JUMBO IRA \$100,000.00	2.95%	2.99%
60 MONTHS \$500.00	3.05%	3.09%
JUMBO IRA \$100,000.00	3.20%	3.25%

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

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

ACCT TYPE	RATE	APY
<u>SAVINGS</u>	1.00%	1.00%
<u>CHECKING</u>	0.50%	0.50%
<u>HSA</u>	2.00%	2.02%
<u>CHRISTMAS</u>	1.25%	
<u>VACATION</u>	1.25%	

AMOUNTS UP TO \$10,000.00 (REMAINING BALANCES OVER \$10,000.00 WILL EARN 1.0%)

DIVIDENDS PAY ANNUALLY ON SEPTEMBER 30TH

DIVIDENDS PAY ANNUALLY ON APRIL 30TH

CLUB ACCOUNTS HAVE A MAXIMUM DEPOSIT LIMIT OF \$10,000.00