

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	1.60%	1.61%
12 MONTHS \$500.00	2.25%	2.27%
18 MONTHS \$500.00	2.40%	2.42%
24 MONTHS \$500.00	2.60%	2.63%
36 MONTHS \$500.00	2.80%	2.83%
48 MONTHS \$500.00	2.90%	2.93%
60 MONTHS \$500.00	3.10%	3.14%

**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	1.60%	1.61%
JUMBO IRA \$100,000.00	1.75%	1.76%
12 MONTHS \$500.00	2.25%	2.27%
JUMBO IRA \$100,000.00	2.40%	2.43%
18 MONTHS \$500.00	2.40%	2.43%
JUMBO IRA \$100,000.00	2.55%	2.58%
24 MONTHS \$500.00	2.60%	2.63%
JUMBO IRA \$100,000.00	2.75%	2.78%
36 MONTHS \$500.00	2.80%	2.84%
JUMBO IRA \$100,000.00	2.95%	2.99%
48 MONTHS \$500.00	2.90%	2.94%
JUMBO IRA \$100,000.00	3.05%	3.09%
60 MONTHS \$500.00	3.10%	3.14%
JUMBO IRA \$100,000.00	3.25%	3.30%

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% AMOUNTS UP TO \$10,000.00 (REMAINING BALANCES OVER \$10,000.00 WILL EARN 1.0%)
<u>CHRISTMAS</u>	1.25%	**DIVIDENDS PAY ANNUALLY ON SEPTEMBER 30TH**
<u>VACATION</u>	1.25%	**DIVIDENDS PAY ANNUALLY ON APRIL 30TH**
		CLUB ACCOUNTS HAVE A MAXIMUM DEPOSIT LIMIT OF \$10,000.00