

# MISSOURI ELECTRIC COOPERATIVES EMPLOYEES' CREDIT UNION CERTIFICATE RATES

## CERTIFICATES OF DEPOSIT (DIVIDENDS PAID QUARTERLY)

MATURITY & MINIMUM DEPOSIT		RATE	
3 MONTHS	\$500.00	3.30%	3.34%
JUMBO	\$10,000.00	3.40%	3.44%
JUMBO PLUS	\$100,000.00	3.45%	3.49%
6 MONTHS	\$500.00	4.20%	4.27%
JUMBO	\$10,000.00	4.30%	4.37%
JUMBO PLUS	\$100,000.00	4.35%	4.42%
12 MONTHS	\$500.00	4.25%	4.32%
JUMBO	\$10,000.00	4.35%	4.42%
JUMBO PLUS	\$100,000.00	4.40%	4.47%
18 MONTHS	\$500.00	4.60%	4.68%
JUMBO	\$10,000.00	4.70%	4.78%
JUMBO PLUS	\$100,000.00	4.75%	4.84%
24 MONTHS	\$500.00	4.00%	4.06%
JUMBO	\$10,000.00	4.10%	4.16%
JUMBO PLUS	\$100,000.00	4.15%	4.22%
36 MONTHS	\$500.00	4.25%	4.32%
JUMBO	\$10,000.00	4.35%	4.42%
JUMBO PLUS	\$100,000.00	4.40%	4.47%
48 MONTHS	\$500.00	3.80%	3.85%
JUMBO	\$10,000.00	3.90%	3.96%
JUMBO PLUS	\$100,000.00	3.95%	4.01%
60 MONTHS	\$500.00	3.85%	3.91%
JUMBO	\$10,000.00	3.95%	4.01%
JUMBO PLUS	\$100,000.00	4.00%	4.06%

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

MATURITY & MINIMUM DEPOSIT		RATE	APY
3 MONTHS	\$500.00	3.30%	3.35%
JUMBO IRA	\$100,000.00	3.45%	3.51%
6 MONTHS	\$500.00	4.20%	4.28%
JUMBO IRA	\$100,000.00	4.35%	4.44%
12 MONTHS	\$500.00	4.25%	4.33%
JUMBO IRA	\$100,000.00	4.40%	4.49%
18 MONTHS	\$500.00	4.60%	4.70%
JUMBO IRA	\$100,000.00	4.75%	4.85%
24 MONTHS	\$500.00	4.00%	4.07%
JUMBO IRA	\$100,000.00	4.15%	4.23%
36 MONTHS	\$500.00	4.25%	4.33%
JUMBO IRA	\$100,000.00	4.40%	4.49%
48 MONTHS	\$500.00	3.80%	3.87%
JUMBO IRA	\$100,000.00	3.95%	4.02%
60 MONTHS	\$500.00	3.85%	3.92%
JUMBO IRA	\$100,000.00	4.00%	4.07%

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.

PENALTY EQUAL TO 90 DAYS OF INTEREST FOR  
EARLY CERTIFICATE WITHDRAWAL  
(REGULAR IRA DISTRIBUTIONS EXCLUDED)

ACCT TYPE	RATE	APY
SAVINGS	0.75%	0.75%
	1.25%	1.26%
CHECKING	0.25%	0.25%
HSA	2.00%	2.02%
	1.00%	1.00%

AMOUNTS UP TO \$100,000.00  
AMOUNTS GREATER THAN \$100,000.00  
AMOUNTS UP TO \$10,000.00  
AMOUNTS GREATER THAN \$10,000.00

\*\*CLUB ACCOUNT DIVIDENDS PAY ANNUALLY ON MATURITY DATE WITH A MAXIMUM DEPOSIT LIMIT OF \$10,000.00\*\*

CHRISTMAS	2.00%	**DIVIDENDS PAY ANNUALLY ON SEPTEMBER 30TH**
VACATION	2.00%	**DIVIDENDS PAY ANNUALLY ON APRIL 30TH**
MY CLUB	2.00%	