

**MISSOURI ELECTRIC COOPERATIVES EMPLOYEES' CREDIT UNION CERTIFICATE RATES**

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

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

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	4.00%	4.06%
JUMBO	\$10,000.00	4.10%	4.16%
JUMBO PLUS	\$100,000.00	4.15%	4.22%
12 MONTHS	\$500.00	4.20%	4.27%
JUMBO	\$10,000.00	4.30%	4.37%
JUMBO PLUS	\$100,000.00	4.35%	4.42%
18 MONTHS	\$500.00	3.80%	3.85%
JUMBO	\$10,000.00	3.90%	3.96%
JUMBO PLUS	\$100,000.00	3.95%	4.01%
24 MONTHS	\$500.00	3.85%	3.91%
JUMBO	\$10,000.00	3.95%	4.01%
JUMBO PLUS	\$100,000.00	4.00%	4.06%
36 MONTHS	\$500.00	3.80%	3.85%
JUMBO	\$10,000.00	3.90%	3.96%
JUMBO PLUS	\$100,000.00	3.95%	4.01%
48 MONTHS	\$500.00	4.35%	4.42%
JUMBO	\$10,000.00	4.45%	4.52%
JUMBO PLUS	\$100,000.00	4.50%	4.58%
60 MONTHS	\$500.00	3.90%	3.96%
JUMBO	\$10,000.00	4.00%	4.06%
JUMBO PLUS	\$100,000.00	4.05%	4.11%

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	4.00%	4.07%
JUMBO IRA	\$100,000.00	4.15%	4.23%
12 MONTHS	\$500.00	4.20%	4.28%
JUMBO IRA	\$100,000.00	4.35%	4.44%
18 MONTHS	\$500.00	3.80%	3.87%
JUMBO IRA	\$100,000.00	3.95%	4.02%
24 MONTHS	\$500.00	3.85%	3.92%
JUMBO IRA	\$100,000.00	4.00%	4.07%
36 MONTHS	\$500.00	3.80%	3.87%
JUMBO IRA	\$100,000.00	3.95%	4.02%
48 MONTHS	\$500.00	4.35%	4.44%
JUMBO IRA	\$100,000.00	4.50%	4.59%
60 MONTHS	\$500.00	3.90%	3.97%
JUMBO IRA	\$100,000.00	4.05%	4.13%

**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)**

<u>ACCT TYPE</u>	<u>RATE</u>	<u>APY</u>
SAVINGS	1.25%	1.26%
CHECKING	0.25%	0.25%
HSA	2.50%	2.53%
CHRISTMAS VACATION	2.00%	**DIVIDENDS PAY ANNUALLY ON SEPTEMBER 30TH**
MY CLUB	2.00%	**DIVIDENDS PAY ANNUALLY ON APRIL 30TH**

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