

# MISSOURI ELECTRIC COOPERATIVES EMPLOYEES' CREDIT UNION CERTIFICATE RATES

## CERTIFICATES OF DEPOSIT (DIVIDENDS PAID QUARTERLY)

| MATURITY &<br>MINIMUM DEPOSIT |              | RATE  |       |
|-------------------------------|--------------|-------|-------|
| 3 MONTHS                      | \$500.00     | 3.50% | 3.55% |
| JUMBO                         | \$10,000.00  | 3.50% | 3.55% |
| JUMBO PLUS                    | \$100,000.00 | 3.50% | 3.55% |
| 6 MONTHS                      | \$500.00     | 3.90% | 3.96% |
| JUMBO                         | \$10,000.00  | 3.90% | 3.96% |
| JUMBO PLUS                    | \$100,000.00 | 3.90% | 3.96% |
| 12 MONTHS                     | \$500.00     | 4.10% | 4.16% |
| JUMBO                         | \$10,000.00  | 4.10% | 4.16% |
| JUMBO PLUS                    | \$100,000.00 | 4.10% | 4.16% |
| 18 MONTHS                     | \$500.00     | 4.10% | 4.16% |
| JUMBO                         | \$10,000.00  | 4.20% | 4.27% |
| JUMBO PLUS                    | \$100,000.00 | 4.25% | 4.32% |
| 24 MONTHS                     | \$500.00     | 4.15% | 4.22% |
| JUMBO                         | \$10,000.00  | 4.25% | 4.32% |
| JUMBO PLUS                    | \$100,000.00 | 4.30% | 4.37% |
| 36 MONTHS                     | \$500.00     | 4.15% | 4.22% |
| JUMBO                         | \$10,000.00  | 4.25% | 4.32% |
| JUMBO PLUS                    | \$100,000.00 | 4.30% | 4.37% |
| 48 MONTHS                     | \$500.00     | 4.40% | 4.47% |
| JUMBO                         | \$10,000.00  | 4.50% | 4.58% |
| JUMBO PLUS                    | \$100,000.00 | 4.55% | 4.63% |
| 60 MONTHS                     | \$500.00     | 4.30% | 4.37% |
| JUMBO                         | \$10,000.00  | 4.40% | 4.47% |
| JUMBO PLUS                    | \$100,000.00 | 4.45% | 4.52% |

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

| MATURITY &<br>MINIMUM DEPOSIT |              | RATE  | APY   |
|-------------------------------|--------------|-------|-------|
| 3 MONTHS                      | \$500.00     | 3.50% | 3.56% |
| JUMBO IRA                     | \$100,000.00 | 3.50% | 3.56% |
| 6 MONTHS                      | \$500.00     | 3.90% | 3.97% |
| JUMBO IRA                     | \$100,000.00 | 3.90% | 3.97% |
| 12 MONTHS                     | \$500.00     | 4.10% | 4.18% |
| JUMBO IRA                     | \$100,000.00 | 4.10% | 4.18% |
| 18 MONTHS                     | \$500.00     | 4.10% | 4.18% |
| JUMBO IRA                     | \$100,000.00 | 4.25% | 4.33% |
| 24 MONTHS                     | \$500.00     | 4.15% | 4.23% |
| JUMBO IRA                     | \$100,000.00 | 4.30% | 4.39% |
| 36 MONTHS                     | \$500.00     | 4.15% | 4.23% |
| JUMBO IRA                     | \$100,000.00 | 4.30% | 4.39% |
| 48 MONTHS                     | \$500.00     | 4.40% | 4.49% |
| JUMBO IRA                     | \$100,000.00 | 4.55% | 4.65% |
| 60 MONTHS                     | \$500.00     | 4.30% | 4.39% |
| JUMBO IRA                     | \$100,000.00 | 4.45% | 4.54% |

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   | 1.25% | 1.26%                                        |
| CHECKING  | 0.25% | 0.25%                                        |
| HSA       | 2.50% | 2.53%                                        |
| CHRISTMAS | 2.00% | **DIVIDENDS PAY ANNUALLY ON SEPTEMBER 30TH** |
| VACATION  | 2.00% | **DIVIDENDS PAY ANNUALLY ON APRIL 30TH**     |
| MY CLUB   | 2.00% |                                              |

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