

MISSOURI ELECTRIC COOPERATIVES EMPLOYEES' CREDIT UNION CERTIFICATE RATES

CERTIFICATES OF DEPOSIT (DIVIDENDS PAID QUARTERLY)

MATURITY & MINIMUM DEPOSIT		RATE	
3 MONTHS	\$500.00	3.50%	3.55%
JUMBO	\$10,000.00	3.60%	3.65%
JUMBO PLUS	\$100,000.00	3.65%	3.70%
6 MONTHS	\$500.00	3.90%	3.96%
JUMBO	\$10,000.00	4.00%	4.06%
JUMBO PLUS	\$100,000.00	4.05%	4.11%
12 MONTHS	\$500.00	4.10%	4.16%
JUMBO	\$10,000.00	4.20%	4.27%
JUMBO PLUS	\$100,000.00	4.25%	4.32%
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 & MINIMUM DEPOSIT		RATE	APY
3 MONTHS	\$500.00	3.50%	3.56%
JUMBO IRA	\$100,000.00	3.65%	3.71%
6 MONTHS	\$500.00	3.90%	3.97%
JUMBO IRA	\$100,000.00	4.05%	4.13%
12 MONTHS	\$500.00	4.10%	4.18%
JUMBO IRA	\$100,000.00	4.25%	4.33%
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)

<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%	
HIGH YIELD SVGS	3.50%	3.55%	\$2,000 MINIMUM/\$20,000 MAXIMUM
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