

MISSOURI ELECTRIC COOPERATIVES EMPLOYEES' CREDIT UNION CERTIFICATE RATES

CERTIFICATES OF DEPOSIT (DIVIDENDS PAID QUARTERLY)

MATURITY & MINIMUM DEPOSIT		RATE	
3 MONTHS	\$500.00	3.80%	3.85%
JUMBO	\$10,000.00	3.80%	3.85%
JUMBO PLUS	\$100,000.00	3.80%	3.85%
6 MONTHS	\$500.00	4.00%	4.06%
JUMBO	\$10,000.00	4.00%	4.06%
JUMBO PLUS	\$100,000.00	4.00%	4.06%
12 MONTHS	\$500.00	4.15%	4.22%
JUMBO	\$10,000.00	4.15%	4.22%
JUMBO PLUS	\$100,000.00	4.15%	4.22%
18 MONTHS	\$500.00	4.15%	4.22%
JUMBO	\$10,000.00	4.25%	4.32%
JUMBO PLUS	\$100,000.00	4.30%	4.37%
24 MONTHS	\$500.00	4.20%	4.27%
JUMBO	\$10,000.00	4.30%	4.37%
JUMBO PLUS	\$100,000.00	4.35%	4.42%
36 MONTHS	\$500.00	4.30%	4.37%
JUMBO	\$10,000.00	4.40%	4.47%
JUMBO PLUS	\$100,000.00	4.45%	4.52%
48 MONTHS	\$500.00	4.75%	4.84%
JUMBO	\$10,000.00	4.85%	4.94%
JUMBO PLUS	\$100,000.00	4.90%	4.99%
60 MONTHS	\$500.00	4.45%	4.52%
JUMBO	\$10,000.00	4.55%	4.63%
JUMBO PLUS	\$100,000.00	4.60%	4.68%

IRA & HSA CERTIFICATES OF DEPOSIT (DIVIDENDS PAID MONTHLY)

MATURITY & MINIMUM DEPOSIT		RATE	APY
3 MONTHS	\$500.00	3.80%	3.87%
JUMBO IRA	\$100,000.00	3.80%	3.87%
6 MONTHS	\$500.00	4.00%	4.07%
JUMBO IRA	\$100,000.00	4.00%	4.07%
12 MONTHS	\$500.00	4.15%	4.23%
JUMBO IRA	\$100,000.00	4.15%	4.23%
18 MONTHS	\$500.00	4.15%	4.23%
JUMBO IRA	\$100,000.00	4.30%	4.39%
24 MONTHS	\$500.00	4.20%	4.28%
JUMBO IRA	\$100,000.00	4.35%	4.44%
36 MONTHS	\$500.00	4.30%	4.39%
JUMBO IRA	\$100,000.00	4.45%	4.54%
48 MONTHS	\$500.00	4.75%	4.85%
JUMBO IRA	\$100,000.00	4.90%	5.01%
60 MONTHS	\$500.00	4.45%	4.54%
JUMBO IRA	\$100,000.00	4.60%	4.70%

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%
HIGH YIELD SVGS	3.50%	3.55%
CHRISTMAS	2.00%	**DIVIDENDS PAY ANNUALLY ON SEPTEMBER 30TH**
VACATION	2.00%	
MY CLUB	2.00%	

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