

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	APY
3 MONTHS	\$500.00	1.75%	1.76%
JUMBO	\$10,000.00	1.85%	1.86%
JUMBO PLUS	\$100,000.00	1.90%	1.91%
6 MONTHS	\$500.00	3.50%	3.55%
JUMBO	\$10,000.00	3.60%	3.65%
JUMBO PLUS	\$100,000.00	3.65%	3.70%
12 MONTHS	\$500.00	3.75%	3.80%
JUMBO	\$10,000.00	3.85%	3.91%
JUMBO PLUS	\$100,000.00	3.90%	3.96%
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	3.80%	3.85%
JUMBO	\$10,000.00	3.90%	3.96%
JUMBO PLUS	\$100,000.00	3.95%	4.01%
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	3.75%	3.80%
JUMBO	\$10,000.00	3.85%	3.91%
JUMBO PLUS	\$100,000.00	3.90%	3.96%
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	1.75%	1.76%
JUMBO IRA	\$100,000.00	1.90%	1.92%
6 MONTHS	\$500.00	3.50%	3.56%
JUMBO IRA	\$100,000.00	3.65%	3.71%
12 MONTHS	\$500.00	3.75%	3.82%
JUMBO IRA	\$100,000.00	3.90%	3.97%
18 MONTHS	\$500.00	4.60%	4.70%
JUMBO IRA	\$100,000.00	4.75%	4.85%
24 MONTHS	\$500.00	3.80%	3.87%
JUMBO IRA	\$100,000.00	3.95%	4.02%
36 MONTHS	\$500.00	4.25%	4.33%
JUMBO IRA	\$100,000.00	4.40%	4.49%
48 MONTHS	\$500.00	3.75%	3.82%
JUMBO IRA	\$100,000.00	3.90%	3.97%
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.

<u>ACCT TYPE</u>	<u>RATE</u>	<u>APY</u>	
SAVINGS	0.75%	0.75%	AMOUNTS UP TO \$100,000.00
	1.25%	1.26%	AMOUNTS GREATER THAN \$100,000.00
CHECKING	0.25%	0.25%	
HSA	2.00%	2.02%	AMOUNTS UP TO \$10,000.00
	1.00%	1.00%	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%	