



Savings Accounts*	Annual Percentage Yield	Standard Dividend Rate
Regular Savings Account	0.25%	0.25%
Checking Account	0.01%	0.01%
Christmas Club Account	0.10%	0.10%
Super 60 Savings Account (\$600 min)		
<i>Avg. Daily Balance \$600-\$49,999</i>	0.25%	0.25%
<i>Avg. Daily Balance \$50,000- \$99,999</i>	0.25%	0.25%
<i>Avg. Daily Balance \$100,000-\$249,999</i>	0.50%	0.50%
<i>Avg. Daily Balance \$250,000 or more</i>	0.75%	0.75%
Money Market Account (\$500 min)		
<i>Avg. Daily Balance \$500-\$49,999</i>	0.25%	0.25%
<i>Avg. Daily Balance \$50,000- \$99,999</i>	0.25%	0.25%
<i>Avg. Daily Balance \$100,000-\$249,999</i>	0.45%	0.45%
<i>Avg. Daily Balance \$250,000 or more</i>	0.60%	0.60%
Custodian Account	0.25%	0.25%

Share Certificates (CDs)**

6 Month (\$500 min)	0.80%	0.80%
12 Month	0.85%	0.85%
18 Month	0.90%	0.90%
24 Month	1.05%	1.05%
36 Month	1.15%	1.15%
60 Month	1.25%	1.25%
6 Month Jumbo (\$50,000 min)	0.80%	0.80%

Individual Retirement Accounts**

IRA Savings	0.50%	0.50%
12 Month IRA Certificate	0.85%	0.85%
24 Month IRA Certificate	1.05%	1.05%
36 Month IRA Certificate	1.15%	1.15%
60 Month IRA Certificate	1.25%	1.25%

(Rates apply to Regular, Roth, and Educational IRAs)

Fixed Rate Loans***

	Annual Percentage Rate
New Automobile Loan	3.00% - 7.75% ****
Used Automobile Loan	3.00% - 7.75% ****
Basic Transportation	12.95%
Loan Credit Builder (unsecured)	15.75%
Debt Consolidation	13.95%
Other Stock Secured	4.50%
Home Improvement Loan	
	<i>Tier 1</i>
	7.90%
	<i>Tier 2</i>
	9.90%

Variable Rate Loans

Unsecured Line of Credit	12.25%
Visa Credit	12.25%
Savings or Certificate Secured	4.00%
Equity Access Line of Credit (E2)	6.00%
Visa Debit LOC (full)	12.25%

* Minimum Deposit is \$25 unless stated otherwise

** Minimum Deposit for all certificates is \$2,000 unless stated otherwise

*** Rates are fixed for the term of the loan

**** Rate is subject to qualifications

Federally Insured by the NCUA



memcu.com

Revised 08-30-2022