



<b>Savings Accounts*</b>	<b>Annual Percentage Yield</b>	<b>Standard Dividend Rate</b>
Regular Savings Account	0.60%	0.60%
Checking Account	0.01%	0.01%
Christmas Club Account	0.15%	0.15%
Super 60 Savings Account (\$600 min)		
<i>Avg. Daily Balance \$600-\$49,999</i>	0.60%	0.60%
<i>Avg. Daily Balance \$50,000- \$99,999</i>	1.36%	1.35%
<i>Avg. Daily Balance \$100,000-\$249,999</i>	1.82%	1.80%
<i>Avg. Daily Balance \$250,000 or more</i>	2.12%	2.10%
Money Market Account (\$500 min)		
<i>Avg. Daily Balance \$500-\$49,999</i>	0.60%	0.60%
<i>Avg. Daily Balance \$50,000- \$99,999</i>	1.26%	1.25%
<i>Avg. Daily Balance \$100,000-\$249,999</i>	1.71%	1.70%
<i>Avg. Daily Balance \$250,000 or more</i>	1.92%	1.90%
Custodian Account	0.60%	0.60%

**Share Certificates (CDs)\*\***

6 Month (\$500 min)	3.10%	3.05%
12 Month	3.30%	3.25%
18 Month	3.30%	3.25%
24 Month	3.51%	3.45%
36 Month	3.51%	3.45%
60 Month	3.51%	3.45%
6 Month Jumbo (\$50,000 min)	3.10%	3.05%

**Individual Retirement Accounts\*\***

IRA Savings	1.01%	1.00%
12 Month IRA Certificate	3.30%	3.25%
24 Month IRA Certificate	3.51%	3.45%
36 Month IRA Certificate	3.51%	3.45%
60 Month IRA Certificate	3.51%	3.45%

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

**Fixed Rate Loans\*\*\***

	<b>Annual Percentage Rate</b>
New Automobile Loan	4.75% - 9.75% ****
Used Automobile Loan	4.75% - 9.75% ****
Basic Transportation	13.50%
Loan Credit Builder (unsecured)	15.75%
Debt Consolidation	15.45%
Other Stock Secured	5.00%
Home Improvement Loan	
Tier 1	9.90%
Tier 2	11.90%

**Variable Rate Loans**

Unsecured Line of Credit	13.75%
Visa Credit	13.75%
Savings or Certificate Secured	5.50%
Equity Access Line of Credit (E2)	10.00%
Visa Debit LOC (full)	13.75%

\* 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 1-01-2025