



Mower County Employees Credit Union

[www.mowercountyecu.org](http://www.mowercountyecu.org)

(507) 437-6360

# Share & Certificate Rates

Rates Effective January 1, 2019

**RATES ARE SUBJECT TO CHANGE**

## SHARE CERTIFICATES

|           | <u>RATE</u> | <u>YIELD</u> |
|-----------|-------------|--------------|
| 6 Months  | 0.75%       | 0.75%        |
| 12 Months | 1.00%       | 1.00%        |
| 24 Months | 1.25%       | 1.25%        |
| 36 Months | 1.50%       | 1.50%        |
| 48 Months | 1.75%       | 1.75%        |

**New Funds Earn 0.25% More with Any Term Above  
Golden Checking Club Members Earn 0.10% More**

## SHARES

|                    | <u>RATE</u> |
|--------------------|-------------|
| \$50 to \$2,999.99 | 0.10%       |
| \$3,000 or more    | 0.15%       |

## CHRISTMAS CLUB

|                | <u>RATE</u> |
|----------------|-------------|
| \$50 and above | 0.25%       |

## SHARE DRAFT (CHECKING)

|                | <u>RATE</u> |
|----------------|-------------|
| \$50 and above | 0.05%       |



\$500.00 minimum opening balance for share certificates.

\$5.00 minimum required to open membership share savings.

\$50.00 minimum balance on share, club or draft accounts to earn dividend rate.

Dividend paid quarterly on all accounts excluding 6 month share certificates (paid at maturity).

Early withdrawal penalty applies for share certificates.

New funds are non-MCECU funds as the opening deposit for the share certificate.

Golden Checking Club members are offered a higher rate when opening a share certificate. Renewals are subject to standard rates.

For more information, speak with a representative. Annual Percentage Yield (APY) assumes principal and interest remain on deposit for the term of the certificate. Rates may change at any time.