



**MOWER COUNTY**  
**— EMPLOYEES —**  
 CREDIT UNION

Mower County Employees Credit Union  
 900 18<sup>th</sup> Ave NW, Austin, MN 55912  
 Phone: (507) 437-6360  
 Email: [mcecu@mowercountynecu.org](mailto:mcecu@mowercountynecu.org)  
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# Share & Certificate Rates

**Effective: August 01, 2022**

**RATES ARE SUBJECT TO CHANGE**

## Share Certificates

## Rate & Yield

6 Months	1.25%	
12 Months	1.50%	
18 Months (Bump-UP) Special*	3.50%	NEW MONEY ONLY
24 Months	1.75%	
36 Months	2.00%	
48 Months	2.25%	

\*Members may request a rate bump one time during the term of the certificate. Raise your rate to a higher rate, if offered, during the term of the certificate. Higher rate comparison to any certificate term between 12 -24 months as offered by the Mower County Employees Credit Union. Rate bump is effective the business day of the member's request and will not be backdated. The rate will remain in effect for the remainder of the certificate's term. Certificate will auto-renew at maturity to a 12-month term at then offered rates. Rates above are for NEWLY transferred funds into the credit union. Standard rates apply for renewals or non-newly transferred funds. Requirement: Funds cannot be withdrawn and then redeposited to appear as "new funds" within the last 30 days.

## Shares

## Rate

\$50 to \$2,999.99

0.50%

## Shares

\$3,000 or more

## Rate

0.75%

## Christmas & School Club / WINcentive® Savings

\$50 and above

## Rate

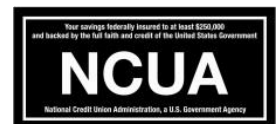
1.25%

## SHARE DRAFT (CHECKING)

## RATE

\$50 and above

0.25%



\$500.00 minimum opening balance for share certificates. \$5.00 minimum opening balance for share and WINcentive® Savings; \$10.00 minimum opening balance for Club. \$50.00 minimum balance to earn dividend rate. Dividend paid quarterly on all accounts. Early withdrawal penalty applies for share certificates, Club and WINcentive® Savings. Refer to each corresponding account disclosure available at credit union. New money specials are non-MCECU funds as the opening deposit for the share certificate.

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.