



**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)  
 Website: [www.mowercountynecu.org](http://www.mowercountynecu.org)

# Share & Certificate Rates

**Rates effective as of March 01, 2026 and may change without notice.**

<u>Share Certificates</u>	<u>Rate</u>	<u>Yield</u>	
3 Months	2.40%	2.42%	
6 Months	3.15%	3.19%	
<b>6 Months (NEW MONEY)</b>	<b>3.50%</b>	<b>3.55%</b>	<b>*6 Month SPECIAL*</b>
12 Months	2.90%	2.93%	
24 Months	3.15%	3.19%	
36 Months	3.40%	3.44%	
48 Months	3.65%	3.70%	

***Active Draft/Checking Members Earn 0.50% More***

<u>Shares</u>	<u>Rate</u>	<u>Yield</u>
\$50 or more	0.70%	0.70%

<u>Money Market</u>	<u>Rate</u>	<u>Yield</u>
\$2,500–19,999:	1.45%	1.46%
\$20,000–49,999:	1.60%	1.61%
\$50,000–99,999:	1.75%	1.76%
\$100,000–199,999:	1.90%	1.91%
\$200,000+:	2.05%	2.07%

<u>Christmas &amp; School Club / WINcentive® Savings</u>	<u>Rate</u>	<u>Yield</u>
\$50 and above	3.15%	3.19%

<u>IRA Savings</u>	<u>Rate</u>	<u>Yield</u>
\$50 and above	3.15%	3.19%

<u>SHARE DRAFT (CHECKING)</u>	<u>Rate</u>	<u>Yield</u>
\$50 and above	0.25%	0.25%

## Federally insured by the NCUA.

\$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; and \$2,500.00 minimum opening balance for Money Market. \$50.00 minimum balance to earn dividend rate for all accounts except Money Market, which requires \$2,500.00 minimum balance. Dividend paid quarterly on all accounts. Early withdrawal penalty applies for share certificates, Club and WINcentive® Savings. Low balance fee applies to Money Market Account. Refer to each corresponding account disclosure available at credit union. \*Relationship rates require an active MCECU Share Draft (Checking) account. Active requires deposit and 5 debit card transactions within previous 30 days and enrollment in e-statements. 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.

# Loan Rates

Rates effective as of March 01, 2026 and may change without notice.

## Auto Loans

### Brand New Autos

Rates as low as 2.50% rate (not APR)

*Rates are quoted "as low as"  
Available terms may have different rates  
Inquire with a Representative for details*

### Year 2022-2025 Used Auto

Rates as low as 5.00% rate (not APR)

### Year 2021 & Older Used Auto

Rates as low as 6.50% rate (not APR)

## Recreational Loans *(Boats, RVs, ATV, etc.)*

### Brand New Recreational

Rates as low as 3.00% rate (not APR)

### Year 2022-2025 Recreational

Rates as low as 5.50% rate (not APR)

### Year 2021 & Older Recreational

Rates as low as 7.00% rate (not APR)

## Share Secured Loans

Rate is 2.00% APR above secured share earning rate

## Personal Loans (Closed End)

Rates as low as 8.50% rate (not APR)

Credit Limits up to \$20,000

## Personal Lines of Credit (Revolving)(Fixed Rate)

12.00% rate (not APR)

Credit Limits up to \$5,000

## Quick Cash Loan

10.00% rate (not APR)

NO credit check / Same Day Approval

## Mortgage & Home Equity Loans

Inquire with a representative for details.

MCECU NMLS #1154437

All loans are subject to credit approval. APR=Annual Percentage Rate. Rates are based on collateral year & term of loan, including discounts for relationship package & credit score. Rates listed "not APR" have not factored in applicable fees that affect APR. Inquire with a Representative for quote. Rates may change without notice.

