



Mower County Employees Credit Union

www.mowercountyecu.org (507) 437-6360

Share & Certificate Rates

Rates Effective October 1, 2019 RATES ARE SUBJECT TO CHANGE

| CERTIFICATES | RATE & YIELD | NEW \$ | GOLDEN NEW \$ |
|--------------|--------------|--------|---------------|
| | | | |
| 6 Months | 0.25% | 0.50% | 0.75% |
| 12 Months | 0.50% | 0.75% | 1.00% |
| 24 Months | 0.75% | 1.00% | 1.25% |
| 36 Months | 1.00% | 1.25% | 1.50% |
| 48 Months | 1.25% | 1.50% | 1.75% |
| | | | |

| <u>SHARES</u> | <u>RATE</u> |
|------------------------------------|-------------|
| \$50 to \$2,999.99 | 0.10% |
| \$3,000 or more | 0.15% |
| | |
| CHRISTMAS & SCHOOL CLUB | RATE |
| \$50 and above | 0.25% |
| | |
| SHARE DRAFT (CHECKING) | RATE |
| \$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 money specials 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.