



**MOWER COUNTY
— EMPLOYEES —
CREDIT UNION**

Mower County Employees Credit Union
900 18th Ave NW, Austin, MN 55912
Phone: (507) 437-6360
Email: mcecu@mowercountyecu.org
Website: www.mowercountyecu.org

Share & Certificate Rates

Rates effective as of February 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%	*6 Month SPECIAL*
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 on each rate.

<u>Shares</u>	<u>Rate</u>	<u>Yield</u>	
\$50 or more	0.70%	0.70%	
<u>Money Market</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 & School Club / WINcentive® Savings</u>			
\$50 and above	3.15%	3.19%	
<u>IRA Savings</u>			
\$50 and above	3.15%	3.19%	
<u>SHARE DRAFT (CHECKING)</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 February 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 4.75% rate (not APR)

Year 2021 & Older Used Auto

Rates as low as 6.25% 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 5.25% rate (not APR)

Year 2021 & Older Recreational

Rates as low as 6.75% rate (not APR)

Share Secured Loans

Rate is 2.00% APR above secured share earning rate

Personal Loans (Closed End)

Rates as low as 8.25% 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.

