



MOWER COUNTY
— EMPLOYEES —
CREDIT UNION

900 18th Ave NW, Austin, MN 55912
 Phone: (507) 437-6360

Monday – Friday 11:00 AM to 5:00 PM

Email: mcecu@mowercountyeu.org

Website: www.mowercountyeu.org



Holiday Money Envelopes & Gift Cards

It's easy to celebrate life's important moments together with gift cards! You can share the perfect gift for any occasion with our selection of *plastic or virtual gift cards*.

Instantly issued at the time of purchase – Load any amount from \$10 - \$1,000. GREAT FOR ANY OCCASION!

We also have “Merry Christmas” money envelopes available for members. Limited supplies are available – Give the gift of money in a beautifully decorated holiday envelope!

IT IS NOT TOO LATE FOR HOLIDAY SKIP-A-PAYMENT

The Mower County Employees Credit Union is happy to again offer the Holiday Skip-A-Payment service as an added benefit for financing your loan with us.



You may be eligible to defer ONE MONTH of regularly scheduled payments for your choice of November 2021 or December 2021! If you wish to participate, please contact a Member Representative by calling 437-6360 OR enroll online at www.mowercountyeu.org. The payment(s) skipped will extend your loan by one month. Interest will accrue during the skip period. A fee of \$20.00 per loan will be added to the principal of the loan.

Share & Certificate Rates

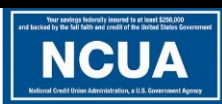
Effective: November 1, 2021 AND SUBJECT TO CHANGE

<u>CERTIFICATES</u>	<u>RATE & YIELD</u>	<u>RELATIONSHIP MEMBERS *</u>
6 Months	0.50%	0.75%
12 Months	0.75%	1.00 %
24 Months	1.00%	1.25%
36 Months	1.25%	1.50%
48 Months	1.50%	2.00%

*Relationship means having an active MCECU share-draft checking account. Qualifications apply; inquire with a Representative.

<u>SHARES</u>	<u>RATE</u>	<u>CHRISTMAS & SCHOOL CLUB</u>	<u>RATE</u>
\$50 to \$2,999.99	0.15%	\$50 and above	0.50%
\$3,000 or more	0.20%		
		<u>SHARE DRAFT (CHECKING)</u>	<u>RATE</u>
		\$50 and above	0.10%

\$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. Early withdrawal penalty applies for certificates and clubs. For more information, speak with a representative. Annual Percentage Yield (APY) assumes principal and interest remain on deposit for the term of the certificate.





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Loan Rates

Effective: November 1, 2021 AND SUBJECT TO CHANGE

Auto Loans

Brand New Autos

Rates as low as 2.25% APR*

Year 2017-2020 Used Auto

Rates as low as 2.75% APR*

Year 2016 & Older Used Auto

Rates as low as 4.00% APR*

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

Brand New Recreational

Rates as low as 2.75 % APR*

Year 2016-2019 Recreational

Rates as low as 3.25% APR*

Year 2015 & Older Recreational

Rates as low as 4.50% APR*

Personal Loans (Closed End)

Rates as low as 7.75% APR

Credit Limits up to \$20,000

Personal Lines of Credit (Revolving)

12.00% APR

Credit Limits up to \$3,000

All loans are subject to credit approval. APR = Annual Percentage Rate. *Loan rates are based on the year and term of the loan and include an auto-payment and credit discount. Membership relationship package may be required for discounted rates. Rates are quoted "as low as." Available terms may have different rates. Inquiry with a representative.

County Checking Special
 Open your County Checking by
 November 30th

***We'll PAY YOU with a
 Free Gift Card Up To \$100!**

*Inquire with Member Representative regarding our gift-card promotion special.

Convenience at Your Fingertips with County Checking

Dividend Bearing

Variety of Check Designs

FREE ATM Network

NO Minimum Balance & No Monthly Fee

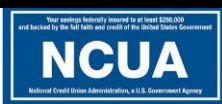
VISA® CheckCard

Overdraft Protection

FREE Home/Mobile Banking/eStatements

FREE Bill Pay

Direct Deposit & Electronic Payments



NMLS #1154437