**Mower County Employees Credit Union**

**900 18th Ave NW, Austin, MN 55912**

**Phone: (507) 437-6360**

 **Email:** **mcecu@mowercountyecu.org**

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

 Share & Certificate Rates

**Effective: October 01, 2022**

 **RATES ARE SUBJECT TO CHANGE**

**Share Certificates Rate & Yield**

6 Months 1.25%

12 Months 1.50%

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 Requirement: Funds cannot be withdrawn and then redeposited to appear as “new funds” within the last 30 days.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 Shares Rate**

$50 to $2,999.99 0.50% $3,000 or more 0.75%

**Christmas & School Club / WINcentive® Savings Rate**

$50 and above 1.25%

**SHARE DRAFT (CHECKING) RATE**

$50 and above 0.25%