



ACCOUNT RATE SCHEDULE

Rates as of: June 1, 2019

1462 South Green Bay Road • P.O. Box 085300 • Racine, WI 53408-5300
 Phone: (262) 634-6691 • Fax: (262) 634-7021 • www.mccreditunion.com

SAVINGS ACCOUNTS	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD (APY)	MINIMUM BALANCE TO OPEN	MINIMUM DAILY BALANCE TO EARN THE STATED APY
Regular Share	0.06%	0.06%	\$15.00	\$100.00
Christmas Club*	0.06%	0.06%	NO MINIMUM	\$100.00
Christmas Club Max*	0.20%	0.20%	NO MINIMUM	\$100.00

A \$3.00 monthly service fee is assessed if the balance falls below \$15.00. Account transfer limitations apply. *A Regular Share Account is required.

SAVINGS ACCOUNT	BALANCES	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD (APY)
Growing Tree Account (For Children Thru Age 18) Tiered Account	\$5 - \$100	0.05%	0.05%
	\$101 - \$350	0.05%	0.05%
	\$351 - \$500	0.05%	0.05%
	\$501 - \$1000	0.05%	0.05%
	\$1001 (+)	0.05%	0.05%

Minimum balance to open is \$5.00. Balance must be maintained to earn the disclosed annual percentage yield. Corresponding balances and rates listed above. Account transfer limitations apply. Account will convert into a Regular Share Savings account at age 19.

CHECKING ACCOUNTS	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD (APY)*	MINIMUM BALANCE TO OPEN	MINIMUM DAILY BALANCE TO EARN THE STATED APY
Checking/Share Draft	0.01%	0.01%	Cost of checks/drafts*	\$1000.00
Checkless Checking	0.01%	0.01%	None**	\$1000.00
Business Checking	0.01%	0.01%	Cost of checks/drafts*	\$1000.00

* For Checking/Share Draft and Business Checking Accounts the minimum balance to open the account is the total cost of checks/drafts purchased.

** No minimum balance required. A Regular Share Savings Account is required for each account. Accounts are subject to minimum balance fees.

MONEY MARKET ACCOUNTS	BALANCES	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD (APY)*
Money Tree Account (Tiered Account)	\$2000 - \$10,000	0.09%	0.09%
	\$10,001 - \$25,000	0.12%	0.12%
	\$25,001 - \$50,000	0.14%	0.14%
	\$50,001 - \$75,000	0.15%	0.15%
	\$75,001 (+)	0.15%	0.15%
Money Tree Max Account* (Tiered Account)	\$50,000 - \$75,000	0.15%	0.15%
	\$75,001 - \$100,000	0.17%	0.17%
	\$100,001 - \$125,000	0.20%	0.20%
	\$125,001 (+)	0.30%	0.30%

Daily minimum balance of \$2000.00 is required to earn the disclosed annual percentage yield. Balances and rates are listed above. Transaction limitations apply. A Regular Share Savings Account is required. *Must have a MCU Option Card and Checking Account for Money Tree Max.

INDIVIDUAL RETIREMENT SHARE (IRA) ACCOUNT	BALANCES	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD (APY)
Retirement Tree Account (Tiered Account)	\$100 - \$10,000	0.10%	0.10%
	\$10,001 - \$30,000	0.15%	0.15%
	\$30,001 - \$50,000	0.20%	0.20%
	\$50,001 - \$70,000	0.30%	0.30%
	\$70,001 (+)	0.35%	0.35%

A Regular Share Savings account is required. Minimum balance required to open and earn the annual percentage yield is \$100.00. Account transfer limitations apply. A \$25.00 fee is charged for each withdrawal, direct transfer or rollover completed before the age of 59 ½.

***APY means Annual Percentage Yield. Both the dividend rate and annual percentage yield are subject to change each dividend period. Dividends are compounded and credited monthly. Please refer to the Truth-in-Savings Disclosure and Fee Schedule for additional information. This Credit Union is federally insured by the National Credit Union Administration (NCUA).

"MAKING LIFE A LITTLE BETTER"



IRA/SHARE CERTIFICATE RATE SCHEDULE

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IRA SHARE CERTIFICATES	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD (APY)	MINIMUM BALANCE TO OPEN AND EARN STATED APY
1 year	0.20%	0.20%	\$2000.00
2 year	0.50%	0.50%*	\$2000.00
3 year	0.85%	0.85%	\$2000.00
4 year	1.00%	1.00%	\$2000.00
5 year	1.25%	1.26%	\$2000.00

IRA Share Certificates are fixed-rate accounts. Funds are available for withdrawal within the 10-day grace period with no penalty. Early withdrawal penalties apply. A Regular Share Savings Account is required. *Rates on the 2-year Jump-Up Certificate can be changed once during the term.

SHARE CERTIFICATES	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD (APY)	MINIMUM BALANCE TO OPEN AND EARN STATED APY
3 month	0.10%	0.10%	\$500.00
6 month	0.15%	0.15%	\$500.00
1 year	0.20%	0.20%	\$500.00
18 month	0.25%	0.25%	\$500.00
2 year	0.50%	0.50%*	\$500.00
3 year	0.85%	0.85%	\$500.00
4 year	1.00%	1.00%	\$500.00
5 year	1.25%	1.26%	\$500.00

Share Certificates are fixed-rate accounts. Additional deposits are not allowed after opening. Early withdrawal penalties are equal to 90 days of dividends or a minimum of \$25.00, whichever is greater. There is a 10-day grace period for renewal or withdrawal without penalty. Share Certificates closed within the 10-day grace period will receive no dividends. * Rates on the 2-year Jump-Up Certificate can be changed once during the term.

***APY means Annual Percentage Yield. IRA Certificates and Share Certificates are fixed with a specified maturity. Dividends are compounded and credited quarterly. The dividend rate remains the same throughout the term. Please refer to the Truth-in-Savings Disclosure and Fee Schedule for additional information. This Credit Union is federally insured by the National Credit Union Administration (NCUA).