

Share/Savings	Dividend Rate*	APY (Annual Percentage Yield)*	Minimum Deposit to Open	Minimum Balance to Earn APY*
Savings	0.05%	0.05%	\$10.00	\$10.00
Special/Vacation/Christmas	0.05%	0.05%	\$0.00	\$0.00
Checking	0.01%	0.01%	\$100.00	\$0.00
Money Market	0.05%	0.05%	\$0.00	\$2,500.00
	0.10%	0.10%	\$0.00	\$5,000.00
	0.20%	0.20%	\$0.00	\$25,000.00
	0.35%	0.35%	\$0.00	\$50,000.00
HSA	0.05%	0.05%	\$0.00	\$0.00
Traditional IRA, Education IRA, and ROTH IRA	0.05%	0.05%	\$0.00	\$0.00

**Fees may reduce earnings. Rate may change as determined by the Credit Union's Board of Directors.*

Save To Win Share Certificate	Dividend Rate*	APY (Annual Percentage Yield)*	Minimum Deposit to Open	Minimum Balance to Earn APY*
12 Month	0.60%	0.60%	\$25.00	\$25.00

** Certificate rates are subject to change without notice. Penalty for early withdrawal.*

Certificates (Regular and IRA)	Dividend Rate*	APY (Annual Percentage Yield)*	Minimum Deposit to Open	Minimum Balance to Earn APY*
6 Month	0.45%	0.45%	\$1,000.00	\$1,000.00
12 Month	0.60%	0.60%	\$1,000.00	\$1,000.00
18 Month	0.65%	0.65%	\$1,000.00	\$1,000.00
24 Month	0.75%	0.75%	\$1,000.00	\$1,000.00
36 Month	0.85%	0.85%	\$1,000.00	\$1,000.00

** Certificate rates are subject to change without notice. Penalty for early withdrawal.*

Automobiles/Boats/Motorcycles			
	Term	APR as low as*	Approximate payment per \$1,000
2014 & Newer	36 Months	2.50%	\$28.87
2014 & Newer	48 Months	2.75%	\$22.03
2014 & Newer	60 Months	2.99%	\$17.97
2014 & Newer	72 Months	3.99%	\$15.65
2014 & Newer	84 Months	4.99%	\$14.14
2013 & Older	36 Months	6.50%	\$30.67
2013 & Older	48 Months	7.00%	\$23.96

**Actual Annual Percentage Rate (APR) determined by borrower's credit score. Credit criteria must be met to qualify. APR listed includes discount of .25% for direct deposit and/or autopay and .25% for eStatements.*

Share Secured	
100% Secured	APR as low as 2.00%*
50% Secured	APR as low as 3.25%*

**Actual Annual Percentage Rate (APR) determined by borrower's credit score. Credit criteria must be met to qualify.*

Personal
Minimum \$300 - Maximum \$15,000
APR as low as 9.25%*

**Actual Annual Percentage Rate (APR) determined by borrower's credit score. Credit criteria must be met to qualify. APR listed includes discount of .25% for direct deposit and/or autopay and .25% for eStatements.*

Open a New VISA credit card and receive 0% APR for 6 months on purchases and balance transfers.*	
NO Annual Fee	NO Balance Transfer Fee

*The 6-month promotional period ends six months from the date the new credit card is opened. After the 6-month promotional period, based on your credit worthiness, your Annual Percentage Rate (APR) will be 9.25%, 12.25% or 15.25%. APRs listed are as of the time of this mailing (3/15/2021) and may vary based on the Prime Rate. See Disclosure Information on the following page for full details. Introductory APR offer available on new credit card accounts opened by July 31, 2021. Not applicable to current credit card holders. Limit one MSCU credit card promotion per MSCU cardholder per year.

Home Equity Loans available. Speak with representative for details.

VISA/Variable Rate-Adjusted Semi-Annually (January & July)		
Tier	Max Limit	APR as of 7/1/2020
A	\$10,000	9.25%
B	\$7,500	12.25%
C	\$5,000	15.25%

Individual APR (Tier) and credit limit based upon your credit score at the time of your application. Speak with representative for more details.

Rate information is posted and provided as information. Rates are current as of 04/1/2021 and are subject to change without notice as stated in our Account Disclosure Rate Supplement and Schedule of Fees and Charges.

