

Share/Savings	Dividend Rate*	APY (Annual Percentage Yield)*	Minimum Deposit to Open	Minimum Balance to Earn APY*
Savings	0.10%	0.10%	\$10.00	\$10.00
Special/Vacation/Christmas	0.10%	0.10%	\$0.00	-
Checking Balances \$0.00 - \$2,500.00 <i>*See special requirements below.</i>	2.96%	3.00%	\$15.00	-
Checking Balances \$2,500.01 and Greater <i>*See special requirements below.</i>	0.01%	0.01%	\$15.00	-
	0.10%	0.10%	\$0.00	\$2,500.00
	0.10%	0.10%	\$0.00	\$5,000.00
	0.20%	0.20%	\$0.00	\$25,000.00
Money Market	0.35%	0.35%	\$0.00	\$50,000.00
HSA	0.05%	0.05%	\$0.00	-
Traditional IRA, Education IRA, and ROTH IRA	0.10%	0.10%	\$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
12 Month	1.35%	1.36%	\$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
6 Month	0.80%	0.80%	\$1,000.00
12 Month	1.35%	1.36%	\$1,000.00
18 Month	1.55%	1.56%	\$1,000.00
24 Month	1.75%	1.76%	\$1,000.00
36 Month	1.85%	1.87%	\$1,000.00
48 Month	2.25%	2.27%	\$1,000.00
60 Month	2.50%	2.53%	\$1,000.00
11 Month Traditional CD Special	4.90%	5.01%	\$1,000.00
15 Month IRA CD Special	5.15%	5.27%	\$1,000.00

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

Automobiles			
	Term	APR as low as*	Approximate payment per \$1,000
2016 & Newer	36 Months	3.99%	\$29.52
2016 & Newer	48 Months	5.49%	\$23.25
2016 & Newer	60 Months	5.75%	\$19.22
2016 & Newer	72 Months	5.99%	\$16.57
2016 & Newer	84 Months	6.99%	\$14.84
2015 & Older	36 Months	7.99%	\$31.33
2015 & Older	48 Months	8.49%	\$24.64

**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 4.00%*
50% Secured	APR as low as 4.75%*

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

Personal	
Minimum \$300 - Maximum \$7500	
APR as low as 11.75%*	

**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.*

Boats/Motorcycles/Recreational Vehicles			
	Term	APR as low as*	Approximate payment per \$1,000
2016 & Newer	36 Months	3.99%	\$29.52
2016 & Newer	48 Months	5.49%	\$23.25
2016 & Newer	60 Months	5.75%	\$19.22
2016 & Newer	72 Months	5.99%	\$16.57
2016 & Newer	84 Months	6.99%	\$14.84
2015 & Older	36 Months	7.99%	\$31.33
2015 & Older	48 Months	8.49%	\$24.64

**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.*

VISA/Variable Rate	
Adjusted Semi-Annually (January & July)	
Maximum Limit - \$7500	APR as low as 14.25%

**Annual Percentage Rate (APR) based on prime rate as of 1/1/2023. Actual APR and credit limit is determined by qualified borrower's credit score at the time of application. Speak with a representative for more details.*

***Special Note About MSCU Checking Account Holiday Special:** MSCU's checking account Holiday Special is a Tiered Rate account. If you meet all of the basic service requirements during the calendar month, the applicable Dividend Rates and Annual Percentage Yields listed above will apply. The basic service requirements include: i) you make twenty (20) non-pin-based debit card transactions that post to and clear your MSCU checking account during the calendar month; ii) you receive eStatements and eNotices (must have enrolled and accepted the disclosure); iii) you have ACH deposits totaling at least \$500.00 post and clear your MSCU checking account each month. Speak with a representative for more details.

