Members Source CREDIT UNION

The **Best Source** for All Your Financial Needs!

(219) 756-4141 www.ms-cu.com

Rates Effective: November 1, 2026

Rates subject to change without notice.

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	2.96%	3.00%	$15.00	-
Checking Balances $2,500.01 and Greater	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.

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	4.41%	4.50%	$1,000.00
22 Month Traditional CD Special	3.93%	4.00%	$1,000.00
15 Month IRA CD Special	4.55%	4.65%	$1,000.00

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

Automobile Rates

	Term	APR as low as*	Approximate payment per $1,000
2016 & Newer	36 Months	3.99%	$29.40
2016 & Newer	48 Months	5.00%	$23.03
2020 & Newer	60 Months	5.25%	$19.00
2020 & Newer	72 Months	5.49%	$16.34
2025 & Newer	84 Months	6.00%	$14.61

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 for 36-month loans. For 48 months and higher, APR listed incudles discount of 0.91%.

Boats/Motorcycles/Recreational Vehicles

	Term	APR as low as*	Approximate payment per $1,000
2016 & Newer	36 Months	6.49%	$30.60
2016 & Newer	48 Months	7.50%	$24.20
2020 & Newer	60 Months	7.75%	$20.20
2020 & Newer	72 Months	7.99%	$17.50
2024 & Newer	84 Months	8.50%	$15.54

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

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 12.25%*

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.

VISA/Variable Rate
Adjusted Semi-Annually (January & July)

Maximum Limit - $7500	APR as low as 12.75%

Annual Percentage Rate (APR) based on prime rate as of 4/1/2026. 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 Special**: MSCU's checking account 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.*

Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

EQUAL HOUSING OPPORTUNITY

Merrillville
8580 Virginia St
Merrillville, IN 46410

Griffith
510 N Broad St
Griffith, IN 46319