

Memorial CREDIT UNION

growing your financial health

Current Deposit Rates	ANNUAL		MINIMUM BALANCE TO OBTAIN ADVERTISED YIELD	MINIMUM OPENING DEPOSIT
	DIVIDEND RATE	PERCENTAGE YIELD (APY)		
Share Savings Accounts				
Primary Shares	0.15%	0.15%	\$200.00 to \$19,999.99	\$5.00
	0.25%	0.25%	\$20,000.00 to \$49,999.99	
	0.30%	0.30%	\$50,000.00	
Club Accounts	0.15%	0.15%	\$200.00	\$5.00
Youth Accounts	0.15%	0.15%	\$5.00	\$5.00
Individual Retirement Account	0.25%	0.25%	\$200.00 to \$19,999.99	\$100.00
	0.35%	0.35%	\$20,000.00 to \$49,999.99	
	0.45%	0.45%	\$50,000.00 and up	
Checking Accounts				
Free Checking(Non-Interest Bearing)	N/A	N/A		
Premier Checking Account	0.03%	0.03%	\$500.00	\$5.00
Premier Plus Checking Account	0.03%	0.03%	\$500.00	\$5.00
Money Market Checking	0.25%	0.25%	\$2,500.00 to \$19,999.99	\$5,000.00
	0.35%	0.35%	\$20,000.00 to \$49,999.99	
	0.40%	0.40%	\$50,000.00 and up	
Share Certificates of Deposit				
6 Months Share Certificate	0.50%	0.50%		\$1,000.00
12 Months Share Certificate	0.65%	0.65%		\$1,000.00

Rates are subject to change without notice. APY assumes dividends remain in the account until maturity. If you close any share account before dividends are paid, you will not receive the accrued dividends for that period. A penalty will be imposed for early withdrawal regarding certificates. Additional fees may or may not be applicable, however if they are applicable, they could reduce earnings on the account. Rates revised November 1, 2020. *Promotional rates subject to availability and may be canceled at any time without notice.

