



MECU SHARE AND CD RATES

Posting Date for Rate Sheet: January 9, 2023

Share Rates Good Thru Quarter End: January 31, 2023

All dividend rates are declared by The Board of Directors of MECU and are subject to change at any time. Savings and Money Market rates are subject to change **quarterly**.

SAVINGS RATES:				
PRODUCT LIST	TIER TERMS	RATE	APY	SPECIAL
Savings		0.05 %	0.05 %	
IRA Share		0.25 %	0.25 %	
Tiered Money Market	\$ 2,499.99 and below	0.05 %	0.05 %	
Tiered Money Market	\$ 2,500.00 and up	0.15 %	0.15 %	
Super Checking	\$25,000.00 and below	1.00 %	1.01 %	
Super Checking	\$25,000.01 and up	0.05 %	0.05 %	
Gold Savings	\$24,999.99 and below	0.00 %	0.00 %	
Gold Savings	\$25,000.00 and up	0.25 %	0.25 %	

CERTIFICATE RATES:							
	RATE	APY	MINIMUM OPENING DEPOSIT AMOUNT	JUMBO	RATE	APY	MINIMUM OPENING DEPOSIT AMOUNT
6 month	0.75%	0.75 %	\$1,000	\$75,000.00 and up	1.00%	1.01%	\$1,000
7 month	0.75%	0.75 %	\$1,000	\$75,000.00 and up	1.00%	1.01%	\$1,000
11 & 15 month	3.93%	4.00 %	\$1,000	\$75,000.00 and up	3.93%	4.00%	\$1,000
12 month	0.75%	0.75 %	\$1,000	\$75,000.00 and up	1.00%	1.01%	\$1,000
18 month	1.00%	1.00 %	\$1,000	\$75,000.00 and up	1.25%	1.26%	\$1,000
24 month	1.00%	1.00 %	\$1,000	\$75,000.00 and up	1.25%	1.26%	\$1,000
36 month	1.10%	1.11 %	\$1,000	\$75,000.00 and up	1.35%	1.36%	\$1,000
48 month	1.20%	1.21 %	\$1,000	\$75,000.00 and up	1.45%	1.46%	\$1,000
60 month	1.30%	1.31 %	\$1,000	\$75,000.00 and up	1.55%	1.56%	\$1,000

COMMENTS:	
Specials:	11 Month and 15 Month any amount 3.93% APR 4.00% APY - Minimum Deposit \$1,000
Account Disclosures:	For account disclosures, the dividend rate may be expressed to more than two decimals.
APY:	The Annual Percentage Yield (APY) assumes dividends are compounded quarterly and will remain on deposit until maturity.
Dividends:	Paid quarterly and will compound. Paid monthly will receive a check & will not compound.
Fees:	Fees when assessed may reduce earnings.
Rounding:	The annual percentage yield, the annual percentage yield earned, and the dividend rate shall be rounded to the nearest one-hundredth of one percentage point (.01%) and expressed to two decimal places.
Withdrawals	A withdrawal of dividends may reduce earnings.
CHANGES THIS QTR	CD rate changes - OFFERING JUMBO RATES

Municipal Employees Credit Union of Oklahoma City