



Account Disclosure Rate Supplement

☐ New Account ☐ Request for Information

Annual Percentage Yields (APY) and corresponding Dividend Rates or Interest Rates for each Account are shown below:

Checking & Savings	Balance Requirement to Open	Balance Requirement to Earn APY*	Dividend Rate	APY*
Primary Share Savings (1)	\$5.00	\$300.00	0.10%	0.10%
Secondary Share Savings (1)	\$5.00	\$300.00	0.10%	0.10%
High Yield Savings (1)	\$2,500.00	\$2,500.00	0.10%	0.10%
High Yield Savings (1)	\$25,000.01	\$25,000.01	0.15%	0.15%
High Yield Savings (1)	\$50,000.01	\$50,000.01	0.20%	0.20%
Roth/Traditional IRAs (1)	\$0.00	\$0.00	0.10%	0.10%
Vacation Club (1)	\$0.00	NA	NA	NA
Christmas Club (1)	\$0.00	\$100.00	0.10%	0.10%
Money Management (1)	\$0.00	NA	NA	NA
Checking Account (1)	\$0.00	NA	NA	NA
Investment Checking (1)	\$2,500.00	\$2,500.00	0.10%	0.10%
Investment Checking (1)	\$10,000.00	\$10,000.00	0.15%	0.15%
Business Basic Checking (1)	\$100.00	NA	NA	NA
Business Plus Checking (1)	\$2,500.00	\$2,500.00	0.05%	0.05%
Business Plus Checking (1)	\$50,000.00	\$50,000.00	0.10%	0.10%
Business Plus Checking (1)	\$100,000.00	\$100,000.00	0.15%	0.15%
Certificates of Deposit	Balance Requirement to Open	Balance Requirement to Earn APY*	Interest Rate	APY*
12 Month Youth CD**	\$250.00	\$250.00	0.40%	0.40%
24 Month Youth CD**	\$250.00	\$250.00	0.70%	0.70%
36 Month Youth CD**	\$250.00	\$250.00	1.00%	1.01%
3 / 6 Month CD**	\$1,000.00	\$1,000.00	0.15%	0.15%
12 Month CD**	\$1,000.00	\$1,000.00	0.60%	0.60%
18 / 24 Month CD**	\$1,000.00	\$1,000.00	0.70%	0.70%
36 Month CD**	\$1,000.00	\$1,000.00	0.95%	0.95%
48 Month CD**	\$1,000.00	\$1,000.00	1.19%	1.20%
60 Month CD**	\$1,000.00	\$1,000.00	1.39%	1.40%
3 / 6 Month CD**	\$10,000.00	\$10,000.00	0.20%	0.20%
12 Month CD**	\$10,000.00	\$10,000.00	0.70%	0.70%
18 Month CD**	\$10,000.00	\$10,000.00	0.90%	0.90%
24 Month CD**	\$10,000.00	\$10,000.00	1.00%	1.00%
36 Month CD**	\$10,000.00	\$10,000.00	1.09%	1.10%
48 Month CD**	\$10,000.00	\$10,000.00	1.19%	1.20%
60 Month CD**	\$10,000.00	\$10,000.00	1.39%	1.40%
3 / 6 Month Bonus CD**	\$25,000.00	\$25,000.00	0.25%	0.25%
12 Month Bonus CD**	\$25,000.00	\$25,000.00	0.80%	0.80%
18 Month Bonus CD**	\$25,000.00	\$25,000.00	1.00%	1.00%
24 Month Bonus CD**	\$25,000.00	\$25,000.00	1.00%	1.00%
36 Month Bonus CD**	\$25,000.00	\$25,000.00	1.09%	1.10%
48 Month Bonus CD**	\$25,000.00	\$25,000.00	1.19%	1.20%
60 Month Bonus CD**	\$25,000.00	\$25,000.00	1.39%	1.40%
6 Month IRA CD**	\$500.00	\$500.00	0.20%	0.20%
12 Month IRA CD**	\$500.00	\$500.00	0.70%	0.70%
24 Month IRA CD**	\$500.00	\$500.00	1.00%	1.00%
36 Month IRA CD**	\$500.00	\$500.00	1.09%	1.10%
48 Month IRA CD**	\$500.00	\$500.00	1.19%	1.20%
60 Month IRA CD**	\$500.00	\$500.00	1.39%	1.40%

* = Annual Percentage Yield; regular fees or other conditions could reduce the yield.

** All Certificate of Deposits (CDs) may be subject to penalty for early withdrawal. Youth CDs available for members 17 years and under. Youth CDs cannot have a term that matures past 18th birthday. Certificate must be opened under youth's name and SSN. Must have the same joint member that is on the savings account.

- (1) For the purpose of this disclosure, this is a Rate and APY as of April 1, 2020. Rates and Annual Percentage Yields shown above are subject to change at any time. For the purpose of this disclosure, this is a Rate and APY which was offered within the most current seven calendar days and was accurate as of the effective date shown herein. For Our most current rates, please call (734) 242-3222 or visit Our website www.mcccu.org.