

Description	Minimum Opening Deposit	Minimum Balance Required to Earn Stated APY	Term	Dividend Rate	Annual Percentage Yield (APY)	Early Withdrawal Penalty	Rate Type
Savings Accounts							
\$0-\$9,999.99	\$5	\$0	N/A	0.15%	0.15%	N/A	V
\$10,000-\$24,999.99	\$5	\$10,000	N/A	0.20%	0.20%	N/A	V
\$25,000+	\$5	\$25,000	N/A	0.25%	0.25%	N/A	V
Money Market Savings							
\$2,500-\$9,999.99	\$2,500	\$2,500	N/A	0.25%	0.25%	N/A	V
\$10,000-\$24,999.99	\$2,500	\$10,000	N/A	0.30%	0.30%	N/A	V
\$25,000-\$49,999.99	\$2,500	\$25,000	N/A	0.35%	0.35%	N/A	V
\$50,000-\$99,999.99	\$2,500	\$50,000	N/A	0.40%	0.40%	N/A	V
\$100,000+	\$2,500	\$100,000	N/A	0.45%	0.45%	N/A	V
Premium Money Market Savings							
\$20,000-\$24,999.99	\$20,000	\$20,000	N/A	0.45%	0.45%	N/A	V
\$25,000-\$49,999.99	\$20,000	\$25,000	N/A	0.50%	0.50%	N/A	V
\$50,000-\$99,999.99	\$20,000	\$50,000	N/A	0.55%	0.55%	N/A	V
\$100,000+	\$20,000	\$100,000	N/A	0.60%	0.60%	N/A	V
Checking							
	\$25	\$0	N/A	0.10%	0.10%	N/A	V
IRA Savings							
	\$5	\$0	N/A	0.50%	0.50%	N/A	V
Health Savings Account							
	\$5	\$0	N/A	0.50%	0.50%	N/A	V

Certificates (Regular or IRA)							
3 Month Certificate							
\$1,000.00 - \$9,999.99	\$1,000	\$1,000	3 Mos.	0.40%	0.40%	90 days dividends	F
\$10,000.00 - \$24,999.99	\$1,000	\$10,000	3 Mos.	0.45%	0.45%	90 days dividends	F
\$25,000.00 - \$49,999.99	\$25,000	\$25,000	3 Mos.	0.50%	0.50%	90 days dividends	F
\$50,000.00 - \$99,999.99	\$50,000	\$50,000	3 Mos.	0.50%	0.50%	90 days dividends	F
\$100,000+	\$100,000	\$100,000	3 Mos.	0.55%	0.55%	90 days dividends	F
6 Month Certificate							
\$1,000.00 - \$9,999.99	\$1,000	\$1,000	6 Mos.	0.65%	0.65%	90 days dividends	F
\$10,000.00 - \$24,999.99	\$1,000	\$10,000	6 Mos.	0.70%	0.70%	90 days dividends	F
\$25,000.00 - \$49,999.99	\$25,000	\$25,000	6 Mos.	0.75%	0.75%	90 days dividends	F
\$50,000.00 - \$99,999.99	\$50,000	\$50,000	6 Mos.	0.75%	0.75%	90 days dividends	F
\$100,000+	\$100,000	\$100,000	6 Mos.	0.80%	0.80%	90 days dividends	F
1 Year Certificate							
\$1,000.00 - \$9,999.99	\$1,000	\$1,000	1 Yr.	1.09%	1.09%	90 days dividends	F
\$10,000.00 - \$24,999.99	\$10,000	\$10,000	1 Yr.	1.14%	1.15%	90 days dividends	F
\$25,000.00 - \$49,999.99	\$25,000	\$25,000	1 Yr.	1.19%	1.20%	90 days dividends	F
\$50,000 - \$99,999.99	\$50,000	\$50,000	1 Yr.	1.19%	1.20%	90 days dividends	F
\$100,000+	\$100,000	\$100,000	1 Yr.	1.24%	1.25%	90 days dividends	F
2 Year Certificate							
\$1,000.00 - \$9,999.99	\$1,000	\$1,000	2 Yr.	1.29%	1.30%	180 days dividends	F
\$10,000.00 - \$24,999.99	\$10,000	\$10,000	2 Yr.	1.34%	1.35%	180 days dividends	F
\$25,000.00 - \$49,999.99	\$25,000	\$25,000	2 Yr.	1.39%	1.40%	180 days dividends	F
\$50,000 - \$99,999.99	\$50,000	\$50,000	2 Yr.	1.39%	1.40%	180 days dividends	F
\$100,000+	\$100,000	\$100,000	2 Yr.	1.44%	1.45%	180 days dividends	F
3 Year Certificate							
\$1,000.00 - \$9,999.99	\$1,000	\$1,000	3 Yr.	1.54%	1.55%	180 days dividends	F
\$10,000.00 - \$24,999.99	\$10,000	\$10,000	3 Yr.	1.59%	1.60%	180 days dividends	F
\$25,000.00 - \$49,999.99	\$25,000	\$25,000	3 Yr.	1.64%	1.65%	180 days dividends	F
\$50,000 - \$99,999.99	\$50,000	\$50,000	3 Yr.	1.64%	1.65%	180 days dividends	F
\$100,000+	\$100,000	\$100,000	3 Yr.	1.69%	1.70%	180 days dividends	F
4 Year Certificate							
\$1,000.00+	\$1,000	\$1,000	4 Yr.	1.99%	2.00%	365 days dividends	F
5 Year Certificate							
\$1,000.00+	\$1,000	\$1,000	5 Yr.	2.48%	2.50%	365 days dividends	F
Youth Savings Certificate							
\$100.00+	\$100	\$100	Varies	4.43%	4.50%	All dividends	F
Teen Savings Certificate							
\$100.00+	\$100	\$100	Varies	5.39%	5.50%	All dividends	F
Certificate Specials							
19 Month Certificate	\$1,000	\$1,000	19 Mos.	1.99%	2.01%	180 days dividends	F
29 Month Certificate	\$1,000	\$1,000	29 Mos.	2.13%	2.15%	180 days dividends	F

Rates are accurate as of specified date and are subject to change. Certificate accounts are subject to adjustment weekly according to market conditions, and based on available earnings and management discretion. The Annual Percentage Yield assumes dividends will remain on deposit until the specified maturity date. A withdrawal prior to maturity could reduce your earnings. Please see your "Rate & Fee Schedule" for fees applicable to these accounts, as fees could reduce your earnings. Additional criteria regarding the Youth Savings Certificate and Teen Savings Certificate can be found on the Rate and Fee Schedule or you may contact the phone center at 507-535-1460, toll-free at 800-535-2129 or visit our Web site at mayocreditunion.org for information on applicable fees, terms and rates.

This Credit Union is Federally Insured by the National Credit Union Administration

NOTE:

For deposit accounts that exceed \$250,000, and IRA's that exceed \$250,000, Mayo Employees Federal Credit Union provides -- at no cost to the member -- additional deposit insurance of \$250,000 through Excess Share Insurance, the nation's largest private deposit insurer.

Loan Type	APR as low as *
Savings Secured	4.00%
Certificate Secured	2% over rate
Credit Builder Secured	7.00%
Secured Loans - New Collateral (current model year or newer)	
Up to 4 years	2.49%
Up to 5 years	2.99%
Up to 6 years	3.19%
Up to 7 years (loans \$25,000+)	3.69%
Secured Loans - Used Collateral (2011-2017) ***	
Up to 4 years	2.85%
Up to 5 years	3.25%
Secured Loans - Used Collateral (2010 & older)	5.19%
Other Secured Loans - Untitled items (ATV, snowmobiles, etc.)	
Up to 4 years	5.49%
Up to 5 years	5.99%
Large RV/Boat (loans \$25,000+)	
Shorter terms available - See New and Used Collateral rates	
Up to 8 years	5.19%
Up to 10 years	5.49%
Personal Loan	8.99%
Personal Line of Credit	11.90%
Visa Platinum (Variable Rate)	9.25%
Visa Classic (Variable Rate)	13.25%
80% Home Equity - 5 year**	3.99%
80% Home Equity - 10 year**	4.99%
80% Home Equity - 15 year**	5.39%
80% First Lien Home Equity - 10 year**	3.45%
80% First Lien Home Equity - 15 year**	3.75%
80% Home Equity Line of Credit** (Variable Rate)	5.25%
100% Home Equity - 5 year**	4.79%
100% Home Equity - 10 year**	5.19%
100% Home Equity - 15 year**	5.49%
Mortgages	Contact the Credit Union for applicable rates and terms
Lot Loan**	Contact the Credit Union for applicable rates and terms

APR = Annual Percentage Rate

* Actual rate based on applicant's credit history

** Available for AZ, FL, IA, MN & WI real estate only

*** 6 year financing available for collateral meeting specific criteria



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