Mountain Empire Federal Credit Union
Dividend Rates

Regular Shares

Account	Dividend Rate	APY*	Minimum Balance
Regular Savings	0.10%	0.10%	$5

Club Accounts

Account	Dividend Rate	APY*	Minimum Balance
Christmas and Vacation Clubs	0.10%	0.10%	No minimum
Special Clubs	0.10%	0.10%	No minimum

Share Certificates – We are not offering new certificates at this time.

Account	Dividend Rate	APY*	Minimum Balance
12 months	0.40%	0.4006%	$1,000
24 months	0.50%	0.5009%	$1,000

IRA Shares

Account	Dividend Rate	APY*	Minimum Balance
IRA Shares	0.10%	0.10%	No minimum

All dividends are compounded and credited quarterly based on the average daily balance method. The dividend rate and annual percentage yield may change at any time, as determined by the credit union board of directors. See our Truth In Savings Disclosure for more information. Fees may reduce earnings. A penalty will be imposed for early withdrawal of funds from certificates.

*APY = Annual Percentage Yield

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