



(800)260-5183 www.ms-cu.com
 Rates Effective: February 1, 2024
 Rates subject to change without notice.

The **Best Source** for All Your Financial Needs!

Share/Savings	Dividend Rate*	APY (Annual Percentage Yield)*	Minimum Deposit to Open	Minimum Balance to Earn APY*
Savings	0.10%	0.10%	\$10.00	\$10.00
Special/Vacation/Christmas	0.10%	0.10%	\$0.00	-
Checking Balances \$0.00 - \$2,500.00	2.96%	3.00%	\$15.00	-
Checking Balances \$2,500.01 and Greater	0.01%	0.01%	\$15.00	-
	0.10%	0.10%	\$0.00	\$2,500.00
	0.10%	0.10%	\$0.00	\$5,000.00
	0.20%	0.20%	\$0.00	\$25,000.00
Money Market	0.35%	0.35%	\$0.00	\$50,000.00
HSA	0.05%	0.05%	\$0.00	-
Traditional IRA, Education IRA, and ROTH IRA	0.10%	0.10%	\$0.00	-

**Fees may reduce earnings. Rate may change as determined by the Credit Union's Board of Directors.*

Save To Win Share Certificate	Dividend Rate*	APY (Annual Percentage Yield)*	Minimum Deposit to Open
12 Month	1.35%	1.36%	\$25.00

** Certificate rates are subject to change without notice. Penalty for early withdrawal.*

Certificates (Regular and IRA)	Dividend Rate*	APY (Annual Percentage Yield)*	Minimum Deposit to Open
6 Month	0.80%	0.80%	\$1,000.00
12 Month	1.35%	1.36%	\$1,000.00
18 Month	1.55%	1.56%	\$1,000.00
24 Month	1.75%	1.76%	\$1,000.00
36 Month	1.85%	1.87%	\$1,000.00
48 Month	2.25%	2.27%	\$1,000.00
60 Month	2.50%	2.53%	\$1,000.00
11 Month Traditional CD Special	4.90%	5.01%	\$1,000.00
15 Month IRA CD Special	5.15%	5.27%	\$1,000.00

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Automobiles			
	Term	APR as low as*	Approximate payment per \$1,000
2017 & Newer	36 Months	3.99%	\$29.52
2017 & Newer	48 Months	5.49%	\$23.25
2017 & Newer	60 Months	5.75%	\$19.22
2017 & Newer	72 Months	5.99%	\$16.57
2017 & Newer	84 Months	6.99%	\$14.84
2016 & Older	36 Months	7.99%	\$31.33
2016 & Older	48 Months	8.49%	\$24.64

**Actual Annual Percentage Rate (APR) determined by borrower's credit score. Credit criteria must be met to qualify. APR listed includes discount of .25% for direct deposit and/or autopay and .25% for eStatements.*

Share Secured	
100% Secured	APR as low as 4.00%*
50% Secured	APR as low as 4.75%*

**Actual Annual Percentage Rate (APR) determined by borrower's credit score. Credit criteria must be met to qualify.*

Personal	
Minimum \$300 - Maximum \$7500	
APR as low as 11.25%*	

**Actual Annual Percentage Rate (APR) determined by borrower's credit score. Credit criteria must be met to qualify. APR listed includes discount of .25% for direct deposit and/or autopay and .25% for eStatements.*

Boats/Motorcycles/Recreational Vehicles			
	Term	APR as low as*	Approximate payment per \$1,000
2017 & Newer	36 Months	3.99%	\$29.52
2017 & Newer	48 Months	5.49%	\$23.25
2017 & Newer	60 Months	5.75%	\$19.22
2017 & Newer	72 Months	5.99%	\$16.57
2017 & Newer	84 Months	6.99%	\$14.84
2016 & Older	36 Months	7.99%	\$31.33
2016 & Older	48 Months	8.49%	\$24.64

**Actual Annual Percentage Rate (APR) determined by borrower's credit score. Credit criteria must be met to qualify. APR listed includes discount of .25% for direct deposit and/or autopay and .25% for eStatements.*

VISA/Variable Rate	
Adjusted Semi-Annually (January & July)	
Maximum Limit - \$7500	APR as low as 14.50%

**Annual Percentage Rate (APR) based on prime rate as of 1/1/2024. Actual APR and credit limit is determined by qualified borrower's credit score at the time of application. Speak with a representative for more details.*

service requirements during the calendar month, the applicable Dividend Rates and Annual Percentage Yields listed above will apply. The basic service requirements include: i) you make twenty (20) non-pin-based debit card transactions that post to and clear your MSCU checking account during the calendar month; ii) you receive eStatements and eNotices (must have enrolled and accepted the disclosure); iii) you have ACH deposits totaling at least \$500.00 post and clear your MSCU checking account each month. Speak with a representative for more details.

