

# MCECU

## Truth-In-Savings Disclosure

### ***MONEY MARKET and MONEY MARKET PLUS ACCOUNTS***

**Rate Information** – Your dividend rate and annual percentage yield may change at any time as determined by the board of directors.

**Compounding and Crediting** - Dividends are calculated on your average daily balance and are compounded and credited to your account monthly.

**Dividend Period** – For this account type, the dividend period is monthly. For example, the beginning date of the first dividend period of the calendar year is January 1, and the ending date of such dividend period is January 31. All other dividend periods follow this same pattern of dates. The dividend declaration date follows the ending date of a dividend period, and for the example is February 1.

**Minimum Balance Requirements** – You must deposit \$2,500 to open this account. If your average daily account balance is \$2,500 or more, a prospective account dividend rate will be paid on the entire balance in your account with a prospective account Annual Percentage Yield for this dividend period. If your average daily balance is less than \$2,500, a lower administered prospective account dividend rate will be paid on the entire balance in your account with a lower, administered prospective account Annual Percentage Yield for this dividend period.

**Minimum Balance Requirements to Avoid Fees**- A minimum daily balance of \$2,500 is required for the entire month to avoid a monthly service charge of \$15.00.

**Balance Computation Method** - Dividends are calculated by the average daily balance method, which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period.

**Accrual of Dividends on Noncash Deposits** - Dividends accrue on the business day you deposit noncash items (for example, checks) to your account.

**Nature of Dividends** – Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.

#### **Limitations/Fees -**

You may make as many deposits or withdrawals as you wish in person or by mail. Federal regulations, however, limit pre-authorized or electronic withdrawals to 6 per month (includes transfers done by Touch Tone Teller and Home Banking).

### **Rates for your *Money Market Account* you have just opened or inquired about are shown below.**

Effective Date: **January 2, 2009**

#### **Money Market Account**

If your average daily balance is **\$2,500 or more**, the prospective dividend rate of **1.00%** will be paid on the entire balance in your account with a prospective Annual Percentage Yield of **1.00%** for this dividend period.

#### **Money Market Plus**

If your average daily balance is more than **\$10,000**, the prospective dividend rate of **1.49%** will be paid on the entire balance in your account with a prospective Annual Percentage Yield of **1.50%** for this dividend period.

For more current rate information, call us at (920) 751-1357.



**New Year New Look  
for your credit union.**

You'll notice our new logo  
appearing throughout  
the coming months.