

**MIDWEST COMMUNITY FEDERAL CREDIT UNION
RATE AND FEE DISCLOSURE**

(Rates are subject to change weekly)
Effective June 26, 2021

Account	% Rate	% Yield	Compounded	Credited	Period	Minimum	Dividend Minimum	Method	Limitations
Primary Share Savings	.05%	.05%	Monthly	Monthly	Monthly	\$25.00	\$250.00	Daily Balance	No Limitations
Miscellaneous Savings	.05%	.05%	Monthly	Monthly	Monthly	N/A	N/A	Daily Balance	No Limitations
Christmas Club	.05%	.05%	Monthly	Monthly	Monthly	N/A	N/A	Daily Balance	Penalty of \$10 per withdrawal prior to 10/21.
IRA Savings	.05%	.05%	Monthly	Monthly	Monthly	N/A	N/A	Daily Balance	Per IRA Requirements.
IRA Money Market Savings	.07% .07% .12% .12%	.07% .07% .12% .12%	Monthly	Monthly	Monthly	\$2,500.00	\$ 2,500.00 \$ 25,000.00 \$ 50,000.00 \$100,000.00	Daily Balance	Per IRA Requirements.

Account	% Rate	% Yield	Compounded	Credited	Period	Minimum	Dividend Minimum	Method	Limitations
HSA (Health Savings Account)	.05%	.05%	Monthly	Monthly	Monthly	N/A	N/A	Average Daily Balance	Must follow IRS approved HSA rules. Members bear responsibility and liability of proving authorized purchases to the IRS.
Money Market Savings & Money Market Checking	.07% .07% .12% .12%	.07% .07% .12% .12%	Monthly	Monthly	Monthly	\$2,500.00	\$ 2,500.00 \$ 25,000.00 \$ 50,000.00 \$100,000.00	Daily Balance	Draft access available on Money Market Checking only with monthly limit of 6 checks.
Advantage Checking	.03% .03% .05% .05%	.03% .03% .05% .05%	Monthly	Monthly	Monthly	\$1,000.00	\$ 1,000.00 \$ 25,000.00 \$ 50,000.00 \$100,000.00	Average Daily Balance	\$6.00 fee if average balance falls below \$1,000.00* Overdraft protection transfer fee \$3.00.
Primary Checking	N/A	N/A	N/A	N/A	Monthly	N/A	N/A	N/A	Overdraft protection transfer fee \$3.00.
Renew4U	N/A	N/A	N/A	N/A	Monthly	N/A	N/A	N/A	Monthly Maintenance fee of \$7.95 with first month free. Overdraft protection transfer fee \$3.00.

* Associate fee \$6.00, Investor fee \$3.00, Partner fee \$0.00