**MIDWEST COMMUNITY FEDERAL CREDIT UNION**

**RATE AND FEE DISCLOSURE**

(Rates are subject to change weekly)

Effective November 18, 2024

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| **Account** | **% Rate** | **% Yield** | **Compounded** | **Credited** | **Period** | **Minimum** | **Dividend Minimum** | **Method** | **Limitations** |
| **Primary Share Savings** | .05% | .05% | Monthly | Monthly | Monthly | $25.00 | $250.00\*  Unless under 18 or college student under 23, proof required | 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** | .85%  .95% 1.05%  1.15% | .85%  .95%  1.06% 1.16% | 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** | .85%  .95% 1.05%  1.15% | .85%  .95%  1.06% 1.16% | 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. |
| **Elite Rewards**  **Checking** | .03%  .03%  .05%  .05% | .03%  .03%  .05% .05% | Monthly | Monthly | Monthly | N/A | $ 0.01  $ 25,000.00  $ 50,000.00  $100,000.00 | Average  Daily  Balance | $8.00 fee. Elite Rewards package. Overdraft protection transfer fee $3.00. |
| **Rewards**  **Checking** | N/A | N/A | N/A | N/A | Monthly | N/A | N/A | N/A | $5.00 fee. Rewards Package. 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. |
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