**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 | DailyBalance | 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 | DailyBalance | 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 | DailyBalance | 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 | AverageDailyBalance | $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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