

# Burns McDonnell Credit Union

## Rate Sheet

Effective January 1, 2017

### Saving Accounts

	Dividend	
	Rate	APY*
Share Savings	0.10%	0.10%
Special Savings	0.10%	0.10%
Holiday Club	0.10%	0.70%

### Money Market

Balance	Dividend	
	Rate	APY*
\$1,000-\$9,999	0.10%	0.10%
\$10,000-\$24,999	0.12%	0.12%
\$25,000-\$49,999	0.15%	0.15%
\$50,000-74,999	0.20%	0.20%
\$75,000-\$99,999	0.25%	0.25%
Over \$100,000	0.25%	0.25%

### Term Share Certificates

Term	Dividend	
	Rate	APY*
3 Month	0.10%	0.10%
6 Month	0.35%	0.35%
1 Year	0.40%	0.40%
2 Year	0.50%	0.50%
3 Year	0.60%	0.60%
4 Year	0.65%	0.65%

### Home Equity

Term in months	Variable APR
0-120	3.50%-13.50%

### Loans

	Model	Terms	Fixed APR*
	Year	(In months)	
<b>Auto Loans</b>	2014-Current	0-60	1.90%-8.90%
		61-72	2.90%-7.90%
	2009-2013	0-60	2.90%-9.90%
	2008 & Older	0-48	3.90%-11.90%
<b>All Other Collateralized Loans</b>	2014-Current	0-60	2.90%-13.90%
	2009-2013	0-60	3.90%-14.90%
	2008 & Older	0-60	4.90%-16.90%
<b>Signature Loans</b>		36	7.00%-15.00%
		48	8.00%-16.00%
	Signature Line of Credit		12.00%
	<b>Share Secured CD Secured</b>	0-48 Varies	5.50% 2% above rate of CD

Any term over 5 years, add .50% for each year financed. Maximum of 120 months over \$15,000 and maximum of 180 months over \$25,000.

\*The credit union may run promotional rates

\*APY= Annual Percentage Yield

\*\*APR=Annual Percentage Rate. Rates are subject to applicant credit. Rates are subject to change. Actual rate may vary.