

# Burns McDonnell Credit Union

## Rate Sheet

Effective July 1, 2018

### Saving Accounts

	Dividend	
	Rate	APY*
Share Savings	0.15%	0.15%
Special Savings	0.15%	0.15%
Holiday Club	0.15%	0.15%

### Money Market

Balance	Dividend	
	Rate	APY*
\$1,000-\$9,999	0.20%	0.20%
\$10,000-\$24,999	0.25%	0.25%
\$25,000-\$49,999	0.40%	0.40%
\$50,000-74,999	0.60%	0.60%
\$75,000-\$99,999	0.70%	0.70%
Over \$100,000	0.80%	0.80%

### Term Share Certificates

Term	Dividend	
	Rate	APY*
3 Month	0.40%	0.40%
6 Month	0.45%	0.45%
1 Year	0.60%	0.60%
2 Year	1.29%	1.30%
3 Year	1.59%	1.60%
4 Year	1.88%	1.90%

### Home Equity

Term	Variable APR
in months	
0-120	4.50%-7.50%

### Loans

	Model	Terms	Fixed APR*
	Year	(In months)	
<b>Auto Loans</b>	2015-Current	0-60	2.90%-8.90%
		61-72	3.40%-7.90%
	2010-2014	0-60	3.40%-9.90%
	2009 & Older	0-48	3.90%-11.90%
<b>All Other Collateralized Loans</b>	2015-Current	0-180	3.90%-14.90%
	2010-2014	0-180	4.90%-15.90%
	2009 & Older	0-180	5.90%-17.90%
Any term over 72 months, add .50% for each year financed. Maximum of 120 months over \$15,000 and maximum of 180 months over \$25,000.			
<b>Signature Loans</b>		36	8.00%-16.00%
		48	9.00%-17.00%
<b>Share Secured CD Secured</b>		0-48	5.50%
		Varies	2% above rate of CD

\*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.