

Burns McDonnell Credit Union

Rate Sheet

Effective January 3, 2018

Saving Accounts

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

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	4.25%-7.25%

Loans

	Model	Terms	Fixed APR*
	Year	(In months)	
Auto Loans	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%
All Other Collateralized Loans	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 5 years, add .50% for each year financed. Maximum of 120 months over \$15,000 and maximum of 180 months over \$25,000.			
Signature Loans		36	8.00%-16.00%
		48	9.00%-17.00%
Share Secured CD Secured		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.