

MCU Savings Plans

Savings Account

- No minimum amount to open;
- Only \$.01 minimum balance is required;
- No monthly maintenance fees; and
- Automatically connected to your Checking Plus account for free overdraft protection (Ultra and Plus Advantage Levels only)

Access your Savings Account with:

- MCU ATM Card - MCU ATMs in Columbia, Jefferson City and central Missouri, plus nationwide access with CO-OP Network with no surcharges;
- MCU Call24 - Free transactions using a phone at (573) 443-5880 Columbia or (573) 635-9853 Jefferson City or (800) 443-5880 Toll-free (Outside of Columbia and Jefferson City only);
- MCU@Home - Free Internet banking anytime, anywhere at www.missouricu.org; and
- Any of MCU's convenient Columbia or Jefferson City locations.

Special Savings

Member Benefit: Ultra and Plus Advantage Level members.

Open your Special Savings account for your specific savings needs. Benefits Include:

- No minimum amount to open;
- No minimum balance to maintain;
- No monthly maintenance fees; and
- Add to it with payroll deposit.

And name your account, i.e., Christmas Club, College Fund or Vacation Money. That's the way it will show on your statement and your transaction receipts!

Access your Special Savings Account with:

- MCU Call24 - Free transactions by phone at (573) 443-5880 Columbia or (573) 635-9853 Jefferson City or (800) 443-5880 Toll-free (Outside of Columbia and Jefferson City only);
- MCU@Home - Free Internet banking anytime, anywhere at www.missouricu.org; and
- Any of MCU's convenient Columbia or Jefferson City locations.

	Dividend Rate	Annual Percentage Yield
\$250 or more	0.10%	0.10%

These rates effective as of September 2011. Check MCU's Web site for the most current rates and terms at www.missouricu.org.

Dividend Rate Information

The dividend rate and annual percentage yield may change every month. We may change the dividend rate for your savings monthly as determined by Missouri Credit Union's Board of Directors.

Compound and crediting - Dividends will be compounded every month. Dividends will be credited to your savings every month.

Dividend period - The dividend period is monthly. The dividend declaration date is the last day of the month.

If you close your account before dividends are paid, you will not receive the accrued dividends, nor will they be posted to your account on the last day of the month.

Minimum Balance Requirements

The minimum balance required to open a checking account is \$0.01 in your savings to obtain the disclosed annual percentage yield. There is a minimum required \$0.01 to open a savings, none for Special Savings. There is no minimum balance to maintain.

Fees and Charges

Any fees or charges that may be assessed to your Savings or Special Savings are determined by the Member Advantage Level you choose. Please see 'Terms and Conditions of Your Account' disclosure and the Member Advantage Program disclosure for the exact amount of all applicable fees for each Member Advantage Level.

If your account becomes inactive (no activity for 12 months) and the total number of loans and deposit accounts is below \$2,500, a \$7.00 inactivity fee will be applied to your savings account. However, if the primary account owner is less than 18 years of age, the primary owner is exempt from this fee.

Average Daily Balance Computation Method

Dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. The period MCU uses is the monthly statement cycle.

Accrual of Dividends on Noncash Deposits

Dividends will begin to accrue on the business day you deposit non-cash items (for example, checks) to your account.

Transaction Limitations

During the calendar month, you may not make more than six withdrawals/transfers/debits from savings or special savings by means of preauthorized or automatic transfer, telephone order or instruction, personal computer or similar order to another MCU account or third party. If you exceed the transfer limitation set above, your account will be subject to closure by the Missouri Credit Union.

If you fail to maintain a balance of \$0.01 in your Savings, we reserve the right to close all your accounts and send you a check for the balance 30 days following notification.

Par Value of a Share

The par value of a share for the Savings is \$0.01. The Special Savings has no par value requirements.



missouricu.org



Your savings privately insured up to an additional \$250,000

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