

Chicago Municipal Employees Credit Union

CURRENT RATES

Effective January 19, 2011 the Certificate Dividend Rates:

Term	Minimum- Maximum		Minimum - Maximum		Minimum	
	\$1,000.00 - \$9,999.99		\$10,000.00 - \$24,999.99		\$25,000.00 - Higher	
	APR	APY	APR	APY	APR	APY
6 Month	.40%	.40%	.45%	.45%	.50%	.50%
12 Month	.65%	.65%	.70%	.70%	.75%	.75%
24 Month	.95%	.95%	1.00%	1.00%	1.05%	1.05%
36 Month	1.25%	1.26%	1.30%	1.31%	1.35%	1.36%

Effective June 15, 2010 the Money Market Dividend Rate:

Share Type	Tier Range	APR	APY
Money Market	\$10,000.00 – Up	.65%	.65%

Effective June 30, 2011 the Share Account Dividend Rates:

Share Type	Tier Range	APR	APY
Regular Shares	\$25.00 - \$9,999.99	.25%	.25%
Regular Shares	10,000.00 – Up	.25%	.25%
IRA**	500.00 - \$9,999.99	.75%	.75%
IRA	\$10,000.00-Up	.85%	.85%

Effective October 20, 2009 the Holiday Club Dividend Rate:

Club Type	Tier Range	APR	APY
Holiday Club	N/A	.85%	.85%

Effective January 19, 2011 the Financial Health Club Dividend Rates:

Term	Minimum- Maximum	
	\$.01 - \$25,000.00 - Higher	
	APR	APY
12 Month	.55%	.55%
18 Month	.70%	.70%
24 Month	.85%	.85%
36 Month	1.15%	1.15%

* Coverdale IRA accounts pay dividends on the First dollar of deposit.
Dividends will be applied on the Traditional and Roth IRA when the minimum balance is met.

***APY – Annual Percentage Yield