

Chicago Municipal Employees Credit Union

CURRENT RATES

Effective January 1, 2017 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 January 1, 2017 the Money Market Dividend Rate:

Share Type	Tier Range	APR	APY
Money Market	\$2,500.00 – 9,999.99	.25%	.25%
Money Market	\$10,000.00-49,999.99	.35%	.35%
Money Market	\$50,000.00-Up	.65%	.65%

Effective January 1, 2017 the Share/Checking Account Dividend Rate:

Share Type	Tier Range	APR	APY
Regular Shares	\$25.00-\$9,999.99	.05%	.05%
Regular Shares	\$10,000.00-Up	.10%	.10%
Premium Payroll	\$100.00-Up	.15%	.15%
Basic Checking	\$1,000.00-Up	.05%	.05%
Universal Checking	\$2,000.00-Up	.10%	.10%
IRA**	\$500.00-9,999.99	.75%	.75%
IRA	\$10,000.00-Up	.85%	.85%

Effective January 1, 2017 the Holiday Club Dividend Rate:

Club Type	Tier Range	APR	APY
Holiday Club	N/A	.55%	.55%

Effective January 1, 2017 the Financial Health Club Dividend Rate:

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

NOTE

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