



MECU Credit Union
 One South Street
 Baltimore, MD 21202
 (410) 752-8313

mecu.com
 E-mail address: info1@mecu.com

Truth-In-Savings Disclosure

The rates and terms applicable to your account at the Credit Union are provided in this Truth-In-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.
 * 14-Month SmartSaver CD Limited Time Promotion will convert to an 18-Month CD upon maturity. **10-Month CD will convert to a 12-Month CD upon maturity. Limited Time Promotion.

Effective Date:

September 10, 2019

Maturity Date:

	Interest Rate (%)	Annual Percentage Yield - APY (%)	Terms	Minimum Opening Deposit	Interest Compounded	Interest Credited	Additional Deposits	Withdrawals	Renewable
<input type="checkbox"/> Certificate of Deposit <input type="checkbox"/> IRA or Roth IRA Certificate of Deposit			Fixed	\$500.00	Quarterly	Quarterly	Not Allowed	Allowed - With Penalty	Automatic
6 Month	1.74%	1.75%							
9 Month	1.79%	1.80%							
12 Month	1.89%	1.90%							
18 Month	1.94%	1.95%							
24 Month	1.98%	2.00%							
36 Month	2.03%	2.05%							
48 Month	2.08%	2.10%							
60 Month	2.13%	2.15%							
10 Month**	2.13%	2.15%	Fixed	\$500.00	Quarterly	Quarterly	Not Allowed	Allowed - With Penalty	Automatic
<input type="checkbox"/> Auto-Build Certificate of Deposit <input type="checkbox"/> IRA Auto-Build Certificate of Deposit			Fixed	\$25.00	Quarterly	Quarterly	Not Allowed	Allowed - With Penalty	Automatic
12 Mo. - \$25 to \$499.99	1.54%	1.55%							
12 Mo. - \$500.00 to \$4,999.99	1.64%	1.65%							
12 Mo. - \$5,000.00 or more	1.74%	1.75%							
24 Mo. - \$25 to \$499.99	1.64%	1.65%							
24 Mo. - \$500.00 to \$4,999.99	1.74%	1.75%							
24 Mo. - \$5,000.00 or more	1.94%	1.95%							
<input type="checkbox"/> SuperFlex Certificate of Deposit			Fixed	\$5,000.00	Quarterly	Quarterly	Unlimited Deposits	One withdrawal permitted- no penalty	Automatic
11 Month	1.84%	1.85%							
**14 Month SmartSaver	1.99%	2.00%	Fixed	\$50.00	Quarterly	Quarterly	Up to \$100,000	Allowed - With Penalty	Automatic
<input type="checkbox"/> Bump-Up Certificate of Deposit <input type="checkbox"/> Bump-Up IRA Certificate of Deposit			Fixed	\$500.00	Quarterly	Quarterly	Not Allowed	Allowed - With Penalty	Automatic
24 Month	1.89%	1.90%							
36 Month	1.94%	1.95%							
48 Month	1.98%	2.00%							
60 Month	2.03%	2.05%							

Except as specifically described, the following disclosures apply to all of the accounts.

1. Rate Information. The Annual Percentage Yield (APY) is a percentage rate that reflects the total amount of interest to be paid on an account based on the interest rate and frequency of compounding for an annual period. For all accounts, the Interest Rate and Annual Percentage Yield are fixed and will be in effect for the term of the account. For accounts subject to Interest compounding,

the Annual Percentage Yield is based on an assumption that interest will remain on deposit until maturity. A withdrawal of interest will reduce earnings.

- a. For 24 and 36 month Bump Up Certificate of Deposit accounts you have the option to make one interest rate adjustment during the term of the account. For 48 and 60 month Bump Up Certificate of Deposit accounts you have the option to make two interest rate adjustments during the

term of the account. The new interest rate will be paid for the remainder of the term at the rate then in effect for new Bump Up Certificate accounts on the date the credit union receives the completed request.

- b. For SuperFlex Certificate of Deposit accounts, the member is permitted to make deposits into the certificate during the term. A portion of the funds may be withdrawn prior to maturity without paying

