

## Chicago Municipal Employees Credit Union

### CURRENT RATES

Effective February 16, 2010 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	1.11%	1.11%	1.16%	1.17%	1.21%	1.22%
12 Month	1.46%	1.47%	1.51%	1.52%	1.56%	1.57%
24 Month	1.81%	1.82%	1.86%	1.87%	1.96%	1.97%
36 Month	2.16%	2.18%	2.21%	2.23%	2.26%	2.28%

Effective September 15, 2009 the Money Market Dividend Rate:

Share Type	Tier Range	APR	APY
Money Market	\$10,000.00 – Up	.80%	.80%

Effective September 15, 2009 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	.50%	.50%
IRA**	500.00 - \$9,999.99	2.00%	2.00%
IRA	\$10,000.00-Up	2.10%	2.10%

Effective October 20, 2009 the Holiday Club Dividend Rate:

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

Effective February 16, 2010 the Financial Health Club Dividend Rates:

Term	Minimum- Maximum	
	\$.01 - \$25,000.00 - Higher	
	APR	APY
12 Month	1.36%	1.37%
18 Month	1.54%	1.55%
24 Month	1.71%	1.72%
36 Month	2.06%	2.08%

\* 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