



MAKE MORE MONEY ON YOUR
MONEY WITH CMECU!

Competitive Accounts for Every Type of Saver

Share Certificates, Money Market
Accounts, and so much more

Today is the perfect day to call **312-236-2326** or
stop in to start building more financial security!

Chicago Municipal Employees



Credit Union



Federally Insured
by NCUA

Special Promo CD:

18 months at 4.5%APY*

\$5,000 minimum - New Money
Available immediately for a limited time only

Features:

- Earn a highly competitive rate on a secure investment
- Dividends are paid quarterly and at maturity
- A solid return and complete peace of mind

Check the rest of our savings rates —
they also have been increased recently.
Explore our three **Checking Accounts**, too!
Learn more at www.cmecuonline.org

*APY=Annual Percentage Yield. Penalties may apply for early withdrawal.

Special Money Market Promo:

3.25%APY*

\$5,000 minimum - New Money
Available immediately for a limited time only

Features:

- NO minimum withdrawal amount
- NO monthly service charges
- Deposit automatically with payroll deposit
- Competitive interest calculated on your average daily balance and credited quarterly
- Up to three online transfers, phone withdrawals or in person; each withdrawal or transfer over three incurs a \$15.00 charge
- No direct ATM access and no checks

Chicago Municipal Employees Credit Union

CURRENT RATES

Effective December 21, 2022 the Certificate Dividend Rates:

Term	Minimum-Maximum \$1,000.00 - \$9,999.99		Minimum-Maximum \$10,000.00 - \$24,999.99		Minimum \$25,000.00 - Higher	
	APR	APY	APR	APY	APR	APY
6 Month	1.40%	1.41%	1.50%	1.51%	1.70%	1.71%
12 Month	1.70%	1.71%	1.80%	1.81%	2.00%	2.02%
18 Month	1.80%	1.81%	1.90%	1.91%	2.10%	2.12%
24 Month	2.00%	2.02%	2.10%	2.12%	2.40%	2.42%
36 Month	2.30%	2.32%	2.40%	2.42%	2.50%	2.53%
48 Month	2.50%	2.53%	2.60%	2.63%	2.70%	2.73%

Effective December 21, 2022 the Money Market Dividend Rate:

Share Type	Tier Range	APR	APY
MoneyMarket	\$2,500.00 - 9,999.99	.75%	.75%
MoneyMarket	\$10,000.00-49,999.99	.95%	.95%
MoneyMarket	\$50,000.00-Up	1.05%	1.06%

Effective December 21, 2022 the Share/Checking Account Dividend Rate:

Share Type	Tier Range	APR	APY
Regular Shares	\$25.00-\$9,999.99	0.10%	0.10%
Regular Shares	\$10,000.00-Up	0.15%	0.15%
Premium Payroll	\$100.00-Up	0.15%	0.15%
Basic Checking	\$1,000.00-Up	0.05%	0.05%
Universal Checking	\$2,000.00-Up	0.10%	0.10%
IRA **	\$500.00-9,999.99	1.20%	1.21%
IRA	\$10,000.00-Up	1.30%	1.31%

Effective December 21, 2022 the Holiday Club Dividend Rate:

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

Effective December 21, 2022 the Financial Health Club Dividend Rate:

Term	Minimum-Maximum \$.01-\$25,000.00+	
	APR	APY
12 Month	1.20%	1.20%
18 Month	1.40%	1.41%
24 Month	1.50%	1.51%
36 Month	1.80%	1.81%

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