



Ultra Advantage Level

The Ultra Advantage Level is available for those of you who want the most “bang for your buck”! You choose to rely on MCU to help you manage all of your deposits and loans — and therefore, you get all the good stuff.

The Ultra Advantage Level requires a primary account relationship of \$25,000 or more — *calculated each month end by adding the monthly average daily balance for deposits, plus the end of the month balance for loans not delinquent.* If the balance drops below \$25,000, you still receive all the advantages below for only \$12.00 per month.

ACCOUNT FEATURES:

COST:

Deposit Advantages

Savings - Free with only \$0.01 minimum balance	FREE
IRA Second Account Option	
Other deposit products with competitive rates	

Checking Advantages *(With approved credit - some restrictions may apply)*

Ultra Checking - reverse tier interest-bearing checking account — The first \$0.01 - \$1,000 <i>(based on average daily balance)</i> will earn a premium interest rate. Balances above \$1,000 earn the current interest rate. Rates are subject to change at any time.	FREE
Second Ultra Checking account - (restrictions apply)	FREE
Check Orders - two boxes every 12 months only on first Ultra Checking account	FREE
Check Orders - second Ultra Checking account	Selection Price
Overdraft Protection - for both Ultra Checking accounts - transfers from line of credit, savings	
Courtesy Pay per checking account up to \$600	\$18/item
VISA Debit Card - no transaction fees and daily limit is \$2,000 for each Ultra Checking	FREE
ATM Card	FREE

Loan Advantages *(With approved credit - some restrictions may apply)*

Installment loans - current low rates and Reward Program	
Mortgage loans - current low rates	
Home Equity Line of Credit - no closing costs	
Other loan products - current low rates	
APR discount with 2nd secured loan (excludes CD, real estate and share secured loans)	0.25%

Automated Advantages

BillPayer	FREE
Call24	FREE
CO-OP ATMs (no surcharge)	FREE
e-Statements	FREE
MCU ATMs	FREE
mcu@home (Internet banking)	FREE
Mobile Banking	FREE

Other Features

Additional ATM/Debit card	FREE
FAX, e-Mail, or phone transfers (excludes Call24)	FREE
Money Orders	FREE
Non-Sufficient Funds (NSF), Return Deposit and Stop Payment fees - new lower fee	\$18.00 each
Official Checks	FREE
Paper Statement (excludes end-of-the year mailing)	\$2.00/month
Replacement Card - Debit or ATM	\$2.00
Shared Branch Transaction	FREE
Teller Cash Back	FREE
Temporary Checks	FREE



Plus Advantage Level

The Plus Advantage Level is the first level where you get some of the extra good stuff with a smaller account relationship. The Plus Advantage Level requires a primary account relationship of \$2,500 or more — *calculated each month end by adding the monthly average daily balance for deposits, plus the end of the month balance for loans not delinquent*. If the balance drops below \$2,500, you still receive all the advantages below for only \$7.00 per month.

ACCOUNT FEATURES:

COST:

Deposit Advantages

Savings - Free with only \$0.01 minimum balance	FREE
IRA Second Account Option	
Other deposit products with competitive rates	

Checking Advantages *(With approved credit - some restrictions may apply)*

Checking Plus checking account - The average daily balance above \$1,000 will earn the current interest rate.	FREE
Second Checking Plus account- (restrictions apply)	FREE
Check Orders - one box every 12 months only on first Checking Plus checking account	FREE
Check Orders - second Checking Plus account	Selection Price
Overdraft Protection - for both Checking Plus accounts - transfers from line of credit, savings	
Courtesy Pay per checking account up to \$400	\$20/item
VISA Debit Card - no transaction fees and daily limit is \$1,500 for each Checking Plus	FREE
ATM Card (If you do not have a Debit Card)	FREE

Loan Advantages *(With approved credit - some restrictions may apply)*

Installment loans - current low rates and Reward Program	
Mortgage loans - current low rates	
Home Equity Line of Credit - no closing costs	
Other loan products - current low rates	
APR discount with 2nd secured loan (excludes CD, real estate and share secured loans)	0.25%

Automated Advantages

BillPayer (if used; FREE with e-Statement)	\$2.95/month
Call24	FREE
CO-OP ATMs (no surcharge)	FREE
e-Statements	FREE
MCU ATMs	FREE
mcu@home (Internet banking)	FREE
Mobile Banking (if used; FREE with e-Statement)	\$1.00/Month

Other Features

Additional ATM/Debit card	\$2.00
FAX, e-Mail, or phone transfers (excludes Call24)	\$1.00 each
Money Orders	\$1.00 each
Non-Sufficient Funds (NSF), Returned Deposit and Stop Payment fees	\$20.00 each
Official Checks	\$1.00 each
Paper Statement (excludes end-of-the year mailing)	\$2.00/Month
Replacement Card - Debit or ATM	\$2.00
Shared Branch Transaction	FREE
Teller Cash Back	FREE
Temporary Checks	4 for \$1.00



e-Connect Advantage Level

e-Connect Advantage Level is for people who are on the go. It has everything you need to manage your money electronically 24/7. The e-Connect Advantage Level only requires a primary account relationship of \$0.01. You receive all the advantages below with no monthly fee.

ACCOUNT FEATURES:

COST:

Deposit Advantages

Savings - Free with only \$0.01 minimum balance	FREE
Other deposit products with competitive rates	

Checking Advantages *(With approved credit - some restrictions may apply)*

e-Connect Checking (all transactions are done electronically)	FREE
— no minimum balance requirement	
— no monthly maintenance fee	
— per paper check fee	\$1.00/check
VISA Debit Card - no transaction fees and daily limit is \$1,000	FREE
ATM Card (If you do not have a Debit Card)	FREE

Loan Advantages *(With approved credit - some restrictions may apply)*

Installment loans (secured by a title) - current low rates

Automated Advantages

BillPayer	FREE
Call24	FREE
CO-OP ATMs (no surcharge)	FREE
e-Statements	FREE
MCU ATMs	FREE
mcu@home (Internet banking)	FREE
Mobile Banking	FREE

Other Features

Additional ATM/Debit Card	\$2.00
FAX, e-Mail, or phone transfers (excludes Call24)	\$2.00 each
Money Orders	\$1.00 each
Non-Sufficient Funds (NSF), Returned Deposits and Stop Payment fees	\$22.00 each
Official Checks	\$1.00 each
Paper Statement (excludes end-of-the year mailing)	NA
Replacement Card - Debit or ATM	\$2.00
Shared Branch Transaction (each transaction)	\$2.00
Teller Transaction	\$1.00
Temporary Checks	NA

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573.874.1477 | Columbia
573.635.8007 | Jefferson City
800.451.1477 | Toll-Free (Outside of Columbia and Jefferson City only)



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573.874.1300 | Fax
573.817.5445 | TTY/TDD

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Smart Start Advantage Level

The Smart Start Advantage Level is an account which gets you off to the right start for free and only requires a primary account relationship of \$0.01. You receive all the advantages below with no monthly fee.

ACCOUNT FEATURES:

COST:

Deposit Advantages

Savings - Free with only \$0.01 minimum balance FREE

Checking Advantages *(With approved credit - some restrictions may apply)*

Smart Start Checking FREE

- no minimum balance requirement
- no monthly maintenance fee
- no per check charge

ATM Card FREE

Checks (per box) Selection Price

Loan Advantages *(With approved credit - some restrictions may apply)*

Installment loans (secured by a title) - current low rates

Automated Advantages

BillPayer (if used) \$2.95/Month

Call24 FREE

CO-OP ATMs (no surcharge) FREE

e-Statements FREE

MCU ATMs FREE

mcu@home (Internet banking) FREE

Mobile Banking (if used) \$1.00/Month

Other Features

FAX, e-Mail, or phone transfers (excludes Call24) \$2.00 each

Money Orders \$1.00 each

Non-Sufficient Funds (NSF), Returned Deposits and Stop Payments fees \$22.00 each

Official Checks \$1.00 each

Paper Statement (excludes end-of-the year mailing) \$2.00/Month

Replacement ATM Card \$2.00

Shared Branch Transaction (each transaction) \$2.00

Teller Cash Back FREE

Temporary Checks 4 for \$2.00

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