

Loan Rates		APR as low as*	
<b>New Vehicles (2009-2010)</b>		<b>10% Down Payment</b>	<b>Retail No Down Payment</b>
36 months	<b>5.04% APR*</b>	<b>7.04% APR</b>	
48 months	<b>5.44% APR*</b>	<b>8.44% APR</b>	
60 months	<b>5.84% APR*</b>	<b>8.84% APR</b>	
72 months	<b>6.44% APR</b>	<b>10.44% APR</b>	
*For a \$25,000 new vehicle loan for a term of 48 months, 10% down, with a 5.44% APR the monthly payment would be \$580.72			
<b>Used Vehicles (2006-2008)</b>		<b>AVG TRADE</b>	<b>Retail</b>
48 months	<b>6.44% APR</b>	<b>9.44% APR</b>	
60 months	<b>7.44% APR</b>	<b>10.44% APR</b>	
For a \$25,000 USED vehicle loan for a term of 48 months with a 6.44% APR the monthly payment would be \$592.19			
<b>Used Vehicles (2002-2005)</b>		<b>AVG TRADE</b>	<b>Retail</b>
48 months	<b>7.44% APR</b>	<b>10.44% APR</b>	
60 months	<b>9.44% APR</b>	<b>12.44% APR</b>	
For a \$25,000 USED vehicle loan for a term of 48 months with a 7.44% APR the monthly payment would be \$603.77			
<b>Used Vehicles (2001-Older)</b>		<b>AVG TRADE</b>	
36 months	<b>13.00% APR</b>		
For a \$25,000 USED vehicle loan for a term of 36 months with a 13.00% APR the monthly payment would be \$842.34			
<b>Unsecured Loans</b>			
12 months		<b>12.00% APR</b>	
24 months		<b>14.00% APR</b>	
36 months		<b>14.50% APR</b>	
48 months		<b>16.50% APR</b>	
Christmas Loan		<b>8.00% APR</b>	
For a \$2,000 unsecured loan for a term of 24 months with a 14.00% APR the payment would be \$96.03			
<b>Overdraft Protection</b>			
Open End Line of Credit		<b>12.99% APR</b>	(rate may vary after opened)
<b>Consumer Goods</b>		<b>20% Down Payment</b>	<b>0% Down Payment</b>
Includes fold-down campers, garden tractors, off-road motorcycles, mopeds, ATVs, computers, household goods, appliances, and snowmobiles			
New - 36 month	<b>6.75% APR</b>	<b>9.75% APR</b>	
New - 48 months	<b>7.75% APR</b>	<b>10.75% APR</b>	
Used - 24 months	<b>7.50% APR</b>	<b>11.25% APR</b>	
Used - 36 months	<b>7.50% APR</b>	<b>12.25% APR</b>	
For a \$10,000 loan for a term of 48 months, 20% DOWN with an APR of 7.75% the payment would be \$242.96			
Folder: Rate Card			

Loan Rates		APR as low as*	
<b>New OR Used Boats</b>		<b>20% Down</b>	<b>0% Down</b>
60 months	<b>8.25% APR</b>	<b>10.75% APR</b>	
*For a \$25,000 NEW OR USED boat for a term of 60 months with an APR of 6.75%, 0 DOWN, the payment would be \$492.09			
<b>Real Estate Loans CALL FOR DETAILS</b>			
<b>First Mortgage Fixed Rate (Purchase or Refinance)</b>			
<b>Current Prime Rate = 3.25%</b> As of 11/17/2009			
<b>AITRA Credit Cards</b>		<b>CALL FOR DETAILS</b>	
√ Rewards √ No Annual Fee			

## Midwest Utilities Credit Union

1601 University Ave., Waterloo, IA 50701

PH: (319) 226-5604 FX: (319) 291-738

mucunion@qwestoffice.net

[www.mucrunion.org](http://www.mucrunion.org)


\* Annual Percentage Rate. Rates subject to change without notice

☑ Protect your investment in your vehicle. Ask us about our low cost GAP and Credit Life/Disability Insurances.

<b>Share Certificates</b>		
Accurate as of 03/08/2010		
<b>\$500 Minimum Balance</b>		
<b>Penalty for Early Withdrawal</b>		
<b>TERM</b>	<b>Dividend Rate</b>	<b>APY*</b>
3 MO.	<b>.70%</b>	<b>.70%</b>
6 MO.	<b>1.00%</b>	<b>1.00%</b>
12 MO.	<b>1.00%</b>	<b>1.00%</b>
18 MO.	-	
24 MO.	<b>1.74%</b>	<b>1.75%</b>
<b>Share Certificate Specials</b>		
Accurate as of 03/08/2010		
<b>\$500 Minimum Balance</b>		
<b>Penalty for Early Withdrawal</b>		
<b>TERM</b>	<b>Dividend Rate</b>	<b>APY*</b>
7 MO.	<b>1.10%</b>	<b>1.10%</b>
9 MO.	<b>1.19%</b>	<b>1.20%</b>
10 MO.	-	
15 MO.	<b>1.70%</b>	<b>1.71%</b>
18 MO.	-	
<b>Jumbo Share Certificates</b>		
Accurate as of 03/08/2010		
<b>\$100,000 Minimum Balance</b>		
<b>Penalty for Early Withdrawal</b>		
<b>TERM</b>	<b>Dividend Rate</b>	<b>APY*</b>
7 MO	<b>1.24%</b>	<b>1.25%</b>
9 MO	-	
10 MO	-	
15 MO	<b>1.70%</b>	<b>1.71%</b>
18 MO	-	
25 MO	-	
27 MO	-	
37 MO	-	
39 MO	-	
42 MO	-	

<b>Share Accounts</b>			
Annual Percentage Yields (APY on Share Accounts are accurate as of the last dividend declaration 12/31/2009)			
<b>Account Type</b>	<b>Minimum Balances to Earn APY</b>	<b>APY*</b>	
A minimum of \$5.00 is required to open an account			
S1 Share Savings	\$ 100—and Up	.25%	
S2 Secondary Savings	\$ 100—and Up	.25%	
S3 Christmas Club	\$ 100—and Up	.25%	
S4 Vacation Club**	\$ 100—and Up	.25%	
S6 Secondary Savings	\$ 100—and Up	.25%	
S7 Secondary Savings	\$ 100—and Up	.25%	
S8 Kids Club**	\$ 100—and Up	.25%	
<b>**Fees may reduce earnings on Club Accounts</b>			
Share Drafts	-	-	-
S5 IRA	\$ 100—and Up	.60%	
A minimum of \$5.00 is required to open an account			

\*All savings rates are expressed as APY (Annual Percentage Yield) and may change at any time. All dividends are calculated on the average daily balance & posted quarterly. Dividends will begin to accrue on the business day you place non-cash items to your account.

Penalty may be imposed for early withdrawal of Share Certificates. Early withdrawal fees could reduce APY.

Federally Insured by the NCUA

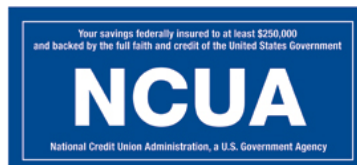
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# Midwest Utilities Credit Union




Proud to Serve the Employees and Families of  
MidAmerican Energy

## Your Local Credit Union

Serving Our Members for Over 75 Years

### Midwest Utilities Credit Union

  
1601 University Avenue  
Waterloo, Iowa 50701  
PH: (319) 226-5604  
FX: (319) 291 7381



## THE CREDIT UNION ADVANTAGE

- Share Accounts
- Christmas Club Accounts
- Vacation Club Account
- Share Draft (Checking)
- Payroll Deduction
- Direct Deposit
- Certificates (CD)
- Individual Retirement Accounts (IRA)
- Vehicle Loans
  - New
  - Used
- Home Equity Loans
- Overdraft Protection
- Personal Loans
- Debit Card
- Master Card