Midwest Coalition of Labor
Credit Union
Rate Information
Effective Date - November 1, 2026
Rates and Fees are Subject To Change

Share Type	Min Deposit	Rate	APYE
Shares (savings)	$ 100.00	0.02%	0.02%
Money Market	$ 2,000.00	0.50%	0.50%

Dividends on share savings accounts accrue monthly and are paid quarterly.
Dividends on money market accounts are paid monthly.
Dividends may vary due to income and expenses of the Credit Union.

Certificates	Min Deposit	Rate | APYE	Min Deposit	Rate | APYE	Min Deposit	Rate | APYE
6 Month CD	$1,000	2.50%	$10,000	3.25%	$50,000	3.75%
12 Month CD	$1,000	2.75%	$10,000	3.75%	$50,000	4.00%
24 Month CD	$1,000	3.00%	$10,000	4.00%	$50,000	4.00%
36 Month CD	$1,000	3.25%	$10,000	4.00%	$50,000	4.25%

Rates on all certificates are subject to change monthly. There is a ninety (90) day interest penalty on redeeming any certificate before maturity. Certificates may be subject to penalty and taxation.

General Fees		Checking Fees		Visa Debit	
Paper Statements	$2[1]	Return Check	$25	NSF	$25
Wire Transfers - Domestic	$25	Stop payment	$25	New Card	$10
Wire Transfers - International	$50	Stop payment-series	$50	Withdrawals	$3.00[4]
Return Check / ACH	$25	Check Copy	$5		
Late Payment - Loans and Visa	$25	Overdraft from savings	$5[3]		
Statement-Print Out-Check Copy	$5	Rush Bill Payment	$10		
Close acct within 12 months	$25				
Stop payment CU check / ACH	$25				
Bank Checks	$1[2]				

[1] waived with $5,000 minimum balance in savings account(s)
[2] 2 free each month
[3] 6 free each month
[4] 5 free each month

Visa Gift Cards

Gift Cards	$3 each

Checking and Visa Debit

"Free checking" means no monthly service charge, no per check fee and no minimum balance required. Overdraft protection is available from share savings. Receive a free box of checks when opening a checking account. A $25 fee is charged per item for non-sufficient funds. Eligible members may apply for our Visa Debit card. No ATM fees for deposits and five free withdrawals per month.

The Credit Union's ATMs are surcharge free to the members and are located at:
- The Main Branch: 6240 Joliet Rd, Countryside, IL
- IUOE Local 150, Training Site: 19800 W Arsenal Rd, Wilmington, IL
- IUOE Local 399: 2260 S Grove, Chicago, IL
- IUOE Local 150, District 7: 2193 W 84th Place, Merrillville, IN
- IUOE Local 150, District 3: 28874 Rt 120, Lakemoor, IL

Additional surcharge free ATMs:

The credit union has partnered with the Allpoint Network to offer our members additional surcharge free ATMs.
There are over 55,000 ATMs across the country with ATMs inside Target, Speedway, Costco, Walgreens, CVS, Circle K and many other stores.
Log into www.AllpointNetwork.com or download the app to find surcharge free ATMs in your area.

Audio Response available 24 hours a day 7 days a week 844-297-9212

Website: www.mclcu.org **E-Mail:** info@mclcu.org

Countryside- main office
6240 Joliet Rd Countryside, IL 60525
708-482-9606 Main Fax 708-482-9622
Mon-Fri 8:30 to 5:00 Sat 8:00 to 12:00

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Lending Information

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Vehicle Year	Term	APR (%) * (as low as)	Vehicle Year	Term	APR (%) * (as low as)
2025 & 2026	36 months	4.75%	2017 to 2020	36 months	5.50%
	48 months	4.99%		48 months	5.75%
	60 months	5.25%		60 months	6.50%
	72 mo (over $20,000)	5.50%		72 mo (over $20k)	6.99%
	84 mo (over $20,000)	5.75%			
2021 to 2024	36 months	4.99%	2016 & older	36 months	6.25%
	48 months	5.25%		48 months	6.99%
	60 months	5.50%		60 months	7.50%
	72 mo (over $20,000)	5.75%			
	84 mo (over $20,000)	5.99%			

All vehicle, motorcycle, ATV, UTV, boat, jet ski, and trailer/RV loans require the title to be held at the credit union listing MCLCU as the lienholder. All vehicle loans require insurance. Vehicles purchased from a dealer require a purchase agreement. Private party purchases require a Bill of Sale from the Seller. Used vehicle loans are based on NADA or Kelly Blue Book trade in values.

Loans for snowmobiles are considered unsecured loans.

Share Secured	APR (%)	Unsecured	APR (%) * (as low as)	Visa-APR (%) *
48 months	7.00%	36 months	11.50%	8.99% to 13.99%
		48 months	12.99%	based on your
		60 months	13.50%	creditworthiness
		72 months	14.50%	

Home Equity Line of Credit

Variable rate based on the Wall Street Journal Prime Rate (WSJ) plus an applicable margin
Adjusted semiannually- variable rate- 5 year draw- 15 year term based on balance

First Mortgage

Call for current rates.

Credit Disability Insurance and/or Credit Life Insurance may be purchased by eligible members at a minimal monthly cost.

Interest is compounded daily (simple interest) on consumer loans and there is no penalty for early payoff.

Fees	
Late payment after 15 days	$25
Home Equity late fee	5% payment
Home Equity processing	$600

Visa Fees	
Late fee	$25
Over limit	$25
New Card	$10
Annual Fee	none
Cash Advance Fee	none
Balance Transfer Fee	none

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Loan Dept fax 708-482-9399
Mon-Fri 8:30 to 5:00 Sat 8:00 to 12:00

* For approved borrowers subject to credit qualifications.