

# Watch your savings grow at M&C



12 Month & 24 Month Share Certificate Terms Available

## Rates Effective October 8, 2024

Minimum certificate amount \$1,000 ~ Maximum certificate amount \$20,000

<b>Invest with Existing Shares/Savings</b>		
Term	Annual Percentage Rate	Annual Percentage Yield
<b>12 months</b>	<b>3.75%</b>	<b>3.82%</b>
<b>24 months</b>	<b>3.65%</b>	<b>3.72%</b>
<b>Invest with New Funds</b>		
Term	Annual Percentage Rate	Annual Percentage Yield
<b>12 months</b>	<b>4.00%</b>	<b>4.08%</b>
<b>24 months</b>	<b>3.75%</b>	<b>3.82%</b>

- Annual Percentage Yield is an annualized rate that reflects estimated dividend earnings based on the dividend rate and frequency of compounding
- Certificate rates are subject to change
- Once a certificate is issued, its rate cannot be adjusted
- Dividends are compounded daily and credited at maturity
- Penalties apply for early withdrawals from certificate accounts
- Request a Share Certificate Application today or download a form from our web site [www.mcmenlopark.com](http://www.mcmenlopark.com)