

TOGETHER  
WE MAKE A  
DIFFERENCE

# Jubilee dividends

*When you save at Mennonite Financial, your first \$500 earns the highest dividend rate regardless of the account balance.*

## 1. How's that again?

The first \$500 in a regular Mennonite Financial savings account earns the highest dividend rate.

## 2. What about amounts over \$500?

After an account reaches \$500, the rate drops to our rate for regular savings accounts. This rate applies, however, to the amount over \$500. The first \$500 continues to earn Jubilee dividends regardless of the additional amount in the account.

## 3. What are your current rates?

For our latest rates, both Jubilee dividends and regular savings, go to [www.mennonitefinancial.com](http://www.mennonitefinancial.com). Or you can call 800-451-5719. Call us too if you want an example of how we calculate Jubilee dividends.

## 4. Jubilee dividends is a different way of paying dividends. Why?

It is different. In fact, it turns the conventional banking rate structure upside down. But we're doing it because we want to encourage thrift and the small saver. We also believe it's another way for our members to put into practice their faith value of mutual aid and care for each other. That's why we call it Jubilee dividends.

## 5. Is this way of calculating dividends true for all savings accounts?

No. Jubilee dividends apply only to regular savings. For other savings—clubs, IRAs, HSAs—the rate is based on the average daily balance.

## 6. On how many accounts can I earn Jubilee dividends?

Jubilee dividends are available to only one account per Social Security number.

## 7. Are there any minimums to get Jubilee dividends?

Yes. You need to have \$50 in a regular savings before it earns any dividends. However, once an account reaches the minimum, dividends accrue on the total amount, including the \$50.

## 8. Is my money safe in Jubilee dividend account?

All funds in Mennonite Financial savings accounts are federally insured for up to \$250,000 per depositor by the National Credit Union Administration.

