



Achieving more together.

Rate Sheet  
1/17/2023

Savings Rates			
Type	Dividend Rate	APY*	Minimum
Prime Share	0.06%	0.06%	\$100
Change Up Savings	0.51%	0.51%	\$0
HSA (Health Savings Account)	0.76%	0.76%	\$100
Special Savings (Xmas, Vacation & Summer Pay)	0.06%	0.06%	\$100
Checking/Fresh Start Checking	0.01%	0.01%	\$2500
Saver's Sweepstakes <sup>1</sup>	0.20%	0.20%	\$0

Interest paid on checking balances above \$2500. Minimum amount is minimum account balance to earn interest. HSA has \$25 set-up fee. <sup>1</sup>Only open to Wisconsin, Illinois and Minnesota residents. Fiduciary and business accounts are not eligible. For all the account disclosures, please go to [ecu.com/savers](http://ecu.com/savers). Fees may reduce earnings.

High Yield Money Market (regular and IRA accounts)			
Type	Dividend Rate	APY*	Minimum
High Yield Money Market	0.06%	0.06%	<\$2500
High Yield Money Market	0.08%	0.08%	\$2500
High Yield Money Market	0.11%	0.11%	\$10,000
High Yield Money Market	0.14%	0.14%	\$25,000
High Yield Money Market	0.19%	0.19%	\$50,000

Regular account, minimum deposit—\$1000, \$10 fee per month for daily balances below \$1000. Fees may reduce earnings.  
IRA minimum deposit: \$25.

Premium Money Market (regular and IRA accounts)			
Type	Dividend Rate	APY*	Minimum
Premium Money Market	1.119%	1.125%	\$10,000
Premium Money Market	2.227%	2.25%	\$100,000
Premium Money Market	3.324%	3.375%	\$250,000

Minimum Deposit—\$10,000. Points for Perks cannot be used to increase the rates on the Premium Money Market accounts.

Share Certificate (regular and IRA accounts)		
Term	Dividend Rate	APY*
91 Day	1.04%	1.05%
182 Day	1.14%	1.15%
275 Day (Add-on)	1.19%	1.20%
1 Year	1.49%	1.50%
18 Month	1.59%	1.60%
2 Year	1.84%	1.85%
30 Month (Add-on)	1.89%	1.90%
3 Year	1.99%	2.00%
4 Year	2.08%	2.10%
5 Year	2.23%	2.25%
15 Month CD Special	3.94%	4.00%
15 Month IRA CD Special	3.94%	4.00%

Rates are for new share certificates only and require a \$500 minimum. A penalty applies for early withdrawal and other restrictions may apply. Penalties could reduce earnings.

**\*\*APR= Annual Percentage Rate  
Loan Rates may be dependent on credit score.  
Equal Housing Opportunity | Federally insured by NCUA**

Credit Cards		
Loan Type	APR**	Payment per \$1000
Visa Gold <sup>1</sup>	9.25%	\$20.00
Visa Platinum <sup>2</sup>	7.90% <sup>2</sup>	\$20.00
Classic Visa Platinum, Visa Pledge, Student <sup>1</sup>	13.80%	\$20.00
Visa Signature - Cash Back Card*	14.50%*	\$25.00

\*Visa Signature rates start at 7.5% over prime and are dependent on credit worthiness. Rate is variable and may change after the card is opened.  
<sup>1</sup>Card discontinued as of 4/9/2018. Card/rate only available to current cardholders. Visa Gold is a variable rate—3.0% over Prime.  
<sup>2</sup>Visa Platinum rates start at 7.90% and are dependent on credit worthiness.

Auto and Other Secured Loans*			
Type	Auto Year	APR as low as**	Payment per \$1,000
New	2022-24	4.85%	\$29.91
Used	2014-21	5.10%	\$30.02
Older	2008-13	9.15%	\$31.88

Financing up to 105% of approximate retail value. Rates and payments are based on a 36-month term. Loan rate is based on term, credit score, as well as credit tiers. Qualify for the lowest rate with credit score of 670 or above. Rates are subject to change.

\*Other secured loans will be based off the Used Vehicle Rate Tier.

Fixed Home Equity Loans		
Loan to Value	APR as low as**	Payment per \$1000 (as low as)
80% or less	4.40%	\$18.60
81%-90%	6.65%	\$19.64
91%-100%	8.15%	\$20.36

Rates are anticipated and subject to change without notice. Other restrictions may apply. Call 262.886.5900 or visit [www.ecu.com](http://www.ecu.com) for latest rates. Normal closing cost approximately \$161 (for title search and recording) unless an appraisal is desired. For approval, an appraisal or tax statement value is needed. Loan to value over 90% require appraisal.

Home Equity Line of Credit	
Loan to Value	APR**
0-80%	6.99%
81-90%	8.49%
91-100%	9.49%

Rate range—5.74%-8.24%. Prime Rate is 7.5%. Rate may change after account opening. Rate adjusted quarterly to -0.51% to +1.99% over prime. No annual fees. Maximum loan 100% of appraisal value, total 1st and 2nd mortgages. Normal closing cost: \$161.

Other Loans			
Loan Type	APR**	Payment per \$1000	Maximum Term
Share Savings Secured	3.06%	\$18.00	5 Years
Share Certificate Secured	3% over Share Certificate rate		Cert. term
LendKey Consolidation Loan	as low as 4.35%	\$7.58	15 Years
LendKey In-School Loan	as low as 6.00%	\$8.45	15 Years
Unsecured Personal Loan	as low as 8.90%	as low as \$20.71	5 Years
Credit Rebuilder (\$2000 max.)	19.90%	\$37.10	1-3 Years
Rapid Relief	19.90%	\$176.37	6 Months