



# Educators Credit Union Business Rate Sheet 05/01/23

## Share Savings

Type	Dividend Rate	APY	Minimum
Prime Share Savings	0.06%	0.06%	\$100
High Yield Money Market <sup>1</sup>	0.06%	0.06%	<2,500
High Yield Money Market	0.08%	0.08%	2,500
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

<sup>1</sup>Minimum to open account \$1,000. \$10 fee per month for daily balances below \$1,000.

## Share Certificate Dividend Rates<sup>2</sup> - Regular & IRA Accounts

Type	Dividend Rate	APY	Minimum
91 Day	1.290%	1.30%	\$500
182 Day	1.390%	1.40%	\$500
275 Day (with add-on option)	1.440%	1.45%	\$500
1 Year	1.740%	1.75%	\$500
18 Month	1.840%	1.85%	\$500
2 Year	2.080%	2.10%	\$500
30 Month	2.130%	2.15%	\$500
3 Year	2.230%	2.25%	\$500
4 Year	2.330%	2.35%	\$500
5 Year	2.480%	2.50%	\$500
15 Month CD Special, 15 Month IRA CD Special	3.94%	4.00%	\$500

<sup>2</sup>Rates are for new share certificates only and require \$500 minimum. A penalty applies for early share certificate withdrawal and other restrictions may apply.

## Premium Money Market<sup>3</sup> - Regular & IRA Accounts

Type	Dividend Rate	APY	Minimum
Premium Money Market	1.240%	1.250%	\$10,000
Premium Money Market	2.470%	2.500%	\$100,000
Premium Money Market	3.690%	3.750%	\$250,000

<sup>3</sup>Minimum Deposit—\$10,000. Account balance cannot drop below \$10,000. Points for Perks cannot be used to increase the rates on the Premium Money Market accounts.

## Business Checking

Type			New Account Setup Charge	Monthly Checking Charge	Minimum Average Daily Balance To Waive Monthly Checking Charge	Earn Dividends	Minimum Average Daily Balance To Earn Dividends	Free Item Limit <sup>5</sup>	Per Item Charge Over Limit
Business Checking	Rate 0.01%	APY <sup>4</sup> 0.01%	\$25	—	n/a	yes	\$2,500	300	\$0.15
Non-Profit Checking			—	—	n/a	yes	\$2,500	unlimited	n/a

Other benefits: Business Debit Card, Business Visa® Platinum, E-Statements, Home Banking, Merchant Services, Bill Pay<sup>6</sup>

<sup>4</sup>An earnings credit will be calculated on the collected average daily balance. The earnings rate is determined monthly by the credit union. Charges are subtracted from the earnings credit. A negative net difference will result in a net charge for that statement cycle. A positive net difference results in no charges for that statement cycle. Positive net differences are not paid to the account or carried forward to the next statement.

<sup>5</sup>An item is a cashed or deposited check, a check written from your business account, an ACH deposit or withdrawal from your account, or a deposit made to your account.

<sup>6</sup>Bill Pay is \$15 per month for business accounts

## Loan Rates

Rate	Payment Amount	Product	Other
8.9% APR*	\$25.00	Business Visa® Platinum	Earn Reward Points No annual Fee

\*APR=Annual Percentage Rate. Rates are anticipated and subject to change without notice. Other restrictions may apply. Call 262.886.5900 or visit ecu.com for latest rates.