BUSINESS RATES: 11/01/2026

Educators CREDIT UNION®

SHARE SAVINGS

Type	Dividend Rate	APY	Minimum
Prime Share Savings	**0.06%**	**0.06%**	$100
High Yield Money Market[1]	**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

[1]Minimum to open account $1,000. $10 fee per month for daily balances below $1,000.

PREMIUM MONEY MARKET[4] - REGULAR & IRA ACCOUNTS

Type	Dividend Rate	APY	Minimum
Premium Money Market	**1.00%**	**1.00%**	$10,000
Premium Money Market	**2.55%**	**2.58%**	$50,000
Premium Money Market	**2.64%**	**2.67%**	$75,000
Premium Money Market	**2.76%**	**2.80%**	$100,000
Premium Money Market	**2.96%**	**3.00%**	$250,000

[4]Minimum Deposit—$10,000. Account balance cannot drop below $10,000. uChoose Rewards cannot be used to increase the rates on the Premium Money Market accounts.

SHARE CERTIFICATE[2] - REGULAR & IRA ACCOUNTS

Type	Dividend Rate	APY	Minimum
91 Days	**1.79%**	**1.80%**	$500
182 Days	**1.89%**	**1.90%**	$500
275 Days With Add-On Option	**1.94%**	**1.95%**	$500
1 Year	**2.23%**	**2.25%**	$500
18 Months	**2.33%**	**2.35%**	$500
2 Years	**2.58%**	**2.60%**	$500
30 Months	**2.62%**	**2.65%**	$500
3 Years	**2.72%**	**2.75%**	$500
4 Years	**2.82%**	**2.85%**	$500
5 Years	**2.97%**	**3.00%**	$500
7-Month Special	**4.14%**	**4.20%**	$500
15-Month Special [3]	**4.14%**	**4.20%**	$500

[2]Rates are for new share certificates only and require $500 minimum. Penalty will or may be imposed for early withdrawal. Restrictions apply.

[3]Not available for IRA funds. Restrictions apply. Visit ecu.com/rates for more information.

LOAN RATES

Rate	Payment Amount	Product	Other
17.00% APR	$25.00	Business Visa® Cash Back Card[5]	Earn 1.5% Cash Back on All Purchases.
12.90% APR	$25.00	Business Visa® Platinum Card[6]	Earn Reward Points. No Annual Fees.

[5]Business Visa® - Cash Back Card variable rates start at 10% over Prime Rate. Subject to credit approval. Other restrictions may apply.

[6]Business Visa® - Platinum Card rates start at 12.9%. Subject to credit approval. Other restrictions may apply.

BUSINESS CHECKING

Type	Rate	APY[7]	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[8]	Per Item Charge Over Limit
Business Checking	**0.01%**	**0.01%**	**$25.00**	**$0.00**	N/A	Yes	$2,500	**300**	**$0.15**
Nonprofit Checking			**$0.00**	**$0.00**	N/A	Yes	$2,500	Unlimited	N/A

Other Benefits: Business Debit Card, Business Visa® Platinum, eStatements, Online Banking, Mobile Banking, Merchant Services, Bill Pay[9]

[7]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.

[8]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.

[9]Bill Pay is $15 per month for business accounts.

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