

# BUSINESS RATES: 05/01/2025



SHARE SAVINGS			
Type	Dividend Rate	APY	Minimum
Prime Share Savings	<b>.06%</b>	<b>.06%</b>	\$100
High Yield Money Market <sup>1</sup>	<b>.06%</b>	<b>.06%</b>	<\$2,500
High Yield Money Market	<b>.08%</b>	<b>.08%</b>	\$2,500
High Yield Money Market	<b>.11%</b>	<b>.11%</b>	\$10,000
High Yield Money Market	<b>.14%</b>	<b>.14%</b>	\$25,000
High Yield Money Market	<b>.19%</b>	<b>.19%</b>	\$50,000

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

SHARE CERTIFICATE <sup>2</sup> - REGULAR & IRA ACCOUNTS			
Type	Dividend Rate	APY	Minimum
91 Days	<b>1.788%</b>	<b>1.80%</b>	\$500
182 Days	<b>1.887%</b>	<b>1.90%</b>	\$500
275 Days With Add-On Option	<b>1.936%</b>	<b>1.95%</b>	\$500
1 Year	<b>2.231%</b>	<b>2.25%</b>	\$500
18 Months	<b>2.329%</b>	<b>2.35%</b>	\$500
2 Years	<b>2.575%</b>	<b>2.60%</b>	\$500
30 Months	<b>2.624%</b>	<b>2.65%</b>	\$500
3 Years	<b>2.722%</b>	<b>2.75%</b>	\$500
4 Years	<b>2.820%</b>	<b>2.85%</b>	\$500
5 Years	<b>2.967%</b>	<b>3.00%</b>	\$500
7 Month CD Special <sup>3</sup>	<b>3.990%</b>	<b>4.05%</b>	\$500

<sup>2</sup>Rates are for new share certificates only and require \$500 minimum. Penalty will or may be imposed for early withdrawal. Restrictions apply.  
<sup>3</sup>Not available for IRA funds. Restrictions apply. Visit [ecu.com/rates](http://ecu.com/rates) for more information.

PREMIUM MONEY MARKET <sup>4</sup> - REGULAR & IRA ACCOUNTS			
Type	Dividend Rate	APY	Minimum
Premium Money Market	<b>1.119%</b>	<b>1.125%</b>	\$10,000
Premium Money Market	<b>2.227%</b>	<b>2.250%</b>	\$100,000
Premium Money Market	<b>3.324%</b>	<b>3.375%</b>	\$250,000

<sup>4</sup>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.

LOAN RATES			
Rate	Payment Amount	Product	Other
<b>17.50% APR</b>	\$25.00	Business Visa <sup>®</sup> Cash Back Card <sup>5</sup>	Earn 1.5% Cash Back on All Purchases.
<b>12.90% APR</b>	\$25.00	Business Visa <sup>®</sup> Platinum Card <sup>6</sup>	Earn Reward Points. No Annual Fees.

<sup>5</sup>Business Visa<sup>®</sup> - Cash Back Card variable rates start at 10% over Prime Rate. Subject to credit approval. Other restrictions may apply.  
<sup>6</sup>Business Visa<sup>®</sup> - Platinum Card rates start at 12.9%. Subject to credit approval. Other restrictions may apply.

BUSINESS CHECKING									
Type	Rate	APY <sup>7</sup>	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>8</sup>	Per Item Charge Over Limit
Business Checking	<b>.01%</b>	<b>.01%</b>	<b>\$25.00</b>	<b>\$0.00</b>	N/A	Yes	\$2,500	<b>300</b>	<b>\$0.15</b>
Nonprofit Checking			<b>\$0.00</b>	<b>\$0.00</b>	N/A	Yes	\$2,500	Unlimited	N/A

Other Benefits: Business Debit Card, Business Visa<sup>®</sup> Platinum, eStatements, Online Banking, Mobile Banking, Merchant Services, Bill Pay<sup>9</sup>

<sup>7</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>8</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>9</sup>Bill Pay is \$15 per month for business accounts.