

# BUSINESS RATES: 01/01/2026



## SHARE SAVINGS

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

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

## PREMIUM MONEY MARKET<sup>4</sup> - REGULAR & IRA ACCOUNTS

Type	Dividend Rate	APY	Minimum
Premium Money Market	0.94%	0.94%	\$10,000
Premium Money Market	2.40%	2.42%	\$50,000
Premium Money Market	2.48%	2.50%	\$75,000
Premium Money Market	2.56%	2.63%	\$100,000
Premium Money Market	2.78%	2.81%	\$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.

## SHARE CERTIFICATE<sup>2</sup> - 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 <sup>3</sup>	3.74%	3.80%	\$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.

## LOAN RATES

Rate	Payment Amount	Product	Other
16.75% APR	\$25.00	Business Visa® Cash Back Card <sup>5</sup>	Earn 1.5% Cash Back on All Purchases.
12.90% APR	\$25.00	Business Visa® Platinum Card <sup>6</sup>	Earn Reward Points. No Annual Fees.

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

<sup>6</sup>Business Visa® - 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	.01%	.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<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.