

CHECKING & SAVINGS RATES			
Type	Dividend Rate	APY	Minimum
Prime Share	<b>.06%</b>	<b>.06%</b>	\$100
Change Up® Savings	<b>.51%</b>	<b>.51%</b>	\$0
HSA <sup>1</sup> (Health Savings Account)	<b>.76%</b>	<b>.76%</b>	\$100
Special & Club Savings Accounts	<b>.06%</b>	<b>.06%</b>	\$100
Checking	<b>.01%</b>	<b>.01%</b>	\$2,500
Saver's Sweepstakes <sup>2</sup>	<b>.20%</b>	<b>.20%</b>	\$0
IBEW Savings <sup>3</sup>	<b>.51%</b>	<b>.51%</b>	\$100

Fees may reduce earnings. Minimum amount is minimum account balance to earn interest.  
<sup>1</sup>An HSA has a \$25 set-up fee.  
<sup>2</sup>Only open to Wisconsin, Illinois and Minnesota residents. Fiduciary and business accounts are not eligible. For all the account disclosures, please go to [www.ecu.com/sweepstakes](http://www.ecu.com/sweepstakes).  
<sup>3</sup>IBEW members in Wisconsin and Michigan only.

HIGH YIELD MONEY MARKET <sup>4</sup> - REGULAR & IRA <sup>5</sup> ACCOUNTS			
Type	Dividend Rate	APY	Minimum
High Yield Money Market	<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

Fees may reduce earnings. Minimum amount is minimum account balance to earn interest.  
<sup>4</sup>Regular account minimum deposit—\$1,000. \$10 fee per month for daily balances below \$1,000.  
<sup>5</sup>IRA minimum deposit: \$25.

PREMIUM MONEY MARKET - REGULAR & IRA ACCOUNTS			
Type	Dividend Rate	APY	Minimum
Premium Money Market <sup>6</sup>	<b>0.94%</b>	<b>0.94%</b>	\$10,000
Premium Money Market	<b>2.40%</b>	<b>2.42%</b>	\$50,000
Premium Money Market	<b>2.48%</b>	<b>2.50%</b>	\$75,000
Premium Money Market	<b>2.56%</b>	<b>2.63%</b>	\$100,000
Premium Money Market	<b>2.78%</b>	<b>2.81%</b>	\$250,000

Fees may reduce earnings. Minimum amount is minimum account balance to earn interest.  
<sup>6</sup>Minimum Deposit—\$10,000. Account balance cannot drop below \$10,000.

CREDIT CARDS		
Loan Type	APR	Payment per \$1,000
Visa® Platinum <sup>12</sup>	<b>10.90%</b>	<b>\$25.00</b>
Visa® Signature - Cash Back Card <sup>13</sup>	<b>13.75%</b>	<b>\$25.00</b>

<sup>12</sup>Visa® Platinum rates start at 10.90%. Subject to credit approval.  
<sup>13</sup>Visa® Signature variable rates start at 7% over Prime Rate. Subject to credit approval.

OTHER LOANS			
Type	APR as low as	Payment per \$1000 as low as	Maximum Term <sup>9</sup>
Share Savings Secured <sup>10</sup>	<b>3.06%</b>	<b>\$18.00</b>	5 Years
Unsecured Personal Loan	<b>10.90%</b>	<b>\$21.71</b>	5 Years
Share Certificate Secured	3% Over Share Certificate Rate		Cert. term
LendKey Consolidation Loan	<b>7.75%</b>	<b>\$9.43</b>	15 Years
LendKey In-School Loan	<b>7.75%</b>	<b>\$9.43</b>	15 Years
Credit Rebuilder (\$2,000 max.)	<b>19.90%</b>	<b>\$37.10</b>	1-3 Years
Rapid Relief	<b>19.90%</b>	<b>\$176.37</b>	6 Months

<sup>9</sup>Payment per \$1,000 borrowed based on maximum terms and stated rate.  
<sup>10</sup>Rates and terms may vary based on credit score and final loan amount. Share Savings Secured rate is 3% above current Savings rate. Other restrictions may apply.

SHARE CERTIFICATE <sup>11</sup> - REGULAR & IRA ACCOUNTS		
Type	Dividend Rate	APY
91 Days	<b>1.79%</b>	<b>1.80%</b>
182 Days	<b>1.89%</b>	<b>1.90%</b>
275 Days (Add-On)	<b>1.94%</b>	<b>1.95%</b>
1 Year	<b>2.23%</b>	<b>2.25%</b>
18 Months	<b>2.33%</b>	<b>2.35%</b>
2 Years	<b>2.58%</b>	<b>2.60%</b>
30 Months (Add-On)	<b>2.62%</b>	<b>2.65%</b>
3 Years	<b>2.72%</b>	<b>2.75%</b>
4 Years	<b>2.82%</b>	<b>2.85%</b>
5 Years	<b>2.97%</b>	<b>3.00%</b>
<b>7 Month Special</b>	<b>3.74%</b>	<b>3.80%</b>

<sup>11</sup>Rates are for new share certificates only and require \$500 minimum. Penalty will or may be imposed for early withdrawal.

AUTO AND OTHER SECURED LOANS <sup>7</sup>			
Type	Auto Year	APR as low as	Payment per \$1,000 <sup>8</sup>
New	2025-2027	<b>4.65%</b>	<b>\$29.81</b>
Used	2017-2024	<b>4.70%</b>	<b>\$29.84</b>
Older	2011-2016	<b>10.69%</b>	<b>\$32.59</b>

<sup>7</sup>Financing up to 105% of approximate retail value. Actual rates, terms and loan amounts subject to credit approval. Other restrictions may apply.  
<sup>8</sup>Payment per \$1,000 borrowed based on 36-month term and stated rate.

HOME EQUITY LINE OF CREDIT	
Loan to Value	APR <sup>14</sup>
80% or less	<b>6.24%</b>
81%-90%	<b>7.74%</b>
91-100%	<b>8.74%</b>

<sup>14</sup>APR is a variable rate. Max APR is 17.9%. Rate adjusted quarterly to -.51% to +1.99% over Prime Rate. Maximum loan 100% of appraisal value, total 1<sup>st</sup> and 2<sup>nd</sup> mortgages. Closing cost, appraisal cost, and other fees may apply.

FIXED HOME EQUITY LOANS		
Loan to Value	APR as low as	Payment per \$1000
80% or less	<b>6.20%</b>	<b>\$19.43</b>
81%-90%	<b>8.15%</b>	<b>\$20.36</b>
91%-100%	<b>9.65%</b>	<b>\$21.09</b>

Normal closing cost approximately \$199 (for title search and recording) unless appraisal is needed. For approval, an appraisal or tax statement value is needed. Appraisal may be required.