

# RATES:



CLEAR FORM

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

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).

HIGH YIELD MONEY MARKET <sup>3</sup> - REGULAR & IRA <sup>4</sup> ACCOUNTS			
Type	Dividend Rate	APY	Minimum
High Yield Money Market			<\$2,500
High Yield Money Market			\$2,500
High Yield Money Market			\$10,000
High Yield Money Market			\$25,000
High Yield Money Market			\$50,000

Fees may reduce earnings. Minimum amount is minimum account balance to earn interest.  
<sup>3</sup>Regular account minimum deposit—\$1,000. \$10 fee per month for daily balances below \$1,000.  
<sup>4</sup>IRA minimum deposit: \$25.

PREMIUM MONEY MARKET - REGULAR & IRA ACCOUNTS			
Type	Dividend Rate	APY	Minimum
Premium Money Market <sup>5</sup>			\$10,000
Premium Money Market			\$100,000
Premium Money Market			\$250,000

Fees may reduce earnings. Minimum amount is minimum account balance to earn interest.  
<sup>5</sup>Minimum Deposit—\$10,000. Account balance cannot drop below \$10,000.

AUTO AND OTHER SECURED LOANS <sup>6</sup>			
Type	Auto Year	APR as low as	Payment per \$1,000 <sup>7</sup>
New	2023-2025		
Used	2015-2022		
Older	2009-2014		

<sup>6</sup>Financing up to 105% of approximate retail value. Actual rates, terms and loan amounts subject to credit approval. Other restrictions may apply.  
<sup>7</sup>Payment per \$1,000 borrowed based on 36-month term and stated rate.

OTHER LOANS			
Type	APR as low as	Payment per \$1000 as low as	Maximum Term <sup>8</sup>
Share Savings Secured <sup>9</sup>			5 Years
Unsecured Personal Loan			5 Years
Share Certificate Secured	3% Over Share Certificate Rate		Cert. term
LendKey Consolidation Loan			15 Years
LendKey In-School Loan			15 Years
Credit Rebuilder (\$2,000 max.)			1-3 Years
Rapid Relief			6 Months

<sup>8</sup>Payment per \$1,000 borrowed based on maximum terms and stated rate.  
<sup>9</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>10</sup> - REGULAR & IRA ACCOUNTS		
Type	Dividend Rate	APY
91 Days		
182 Days		
275 Days (Add-On)		
1 Year		
18 Months		
2 Years		
30 Months (Add-On)		
3 Years		
4 Years		
5 Years		

<sup>10</sup>Rates are for new share certificates only and require \$500 minimum. Penalty will or may be imposed for early withdrawal.

CREDIT CARDS		
Loan Type	APR	Payment per \$1,000
Visa® Platinum <sup>11</sup>		
Visa® Signature - Cash Back Card <sup>12</sup>		

<sup>11</sup>Visa® Platinum rates start at 7.90%. Subject to credit approval.  
<sup>12</sup>Visa® Signature variable rates start at 7% over Prime Rate and are adjusted quarterly. Subject to credit approval.

HOME EQUITY LINE OF CREDIT	
Loan to Value	APR <sup>13</sup>
80% or less	
81%-90%	
91-100%	

<sup>13</sup>APR is a variable rate. Max APR is 17.9%. Rate adjusted quarterly to -0.51% 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		
81%-90%		
91%-100%		

Normal closing cost approximately \$161 (for title search and recording) unless appraisal is needed. For approval, an appraisal or tax statement value is needed. Appraisal may be required.