

CHECKING & SAVINGS RATES

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

Fees may reduce earnings. Minimum amount is minimum account balance to earn interest.

¹An HSA has a \$25 set-up fee.

²Only 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.

HIGH YIELD MONEY MARKET¹ - REGULAR & IRA⁴ ACCOUNTS

Type	Dividend Rate	APY	Minimum
High Yield Money Market	.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

Fees may reduce earnings. Minimum amount is minimum account balance to earn interest.

³Regular account minimum deposit—\$1,000. \$10 fee per month for daily balances below \$1,000.

⁴IRA minimum deposit: \$25.

PREMIUM MONEY MARKET - REGULAR & IRA ACCOUNTS

Type	Dividend Rate	APY	Minimum
Premium Money Market ⁵	1.366%	1.375%	\$10,000
Premium Money Market	2.716%	2.750%	\$100,000
Premium Money Market	4.049%	4.125%	\$250,000

Fees may reduce earnings. Minimum amount is minimum account balance to earn interest.

⁵Minimum Deposit—\$10,000. Account balance cannot drop below \$10,000.

AUTO AND OTHER SECURED LOANS⁶

Type	Auto Year	APR as low as	Payment per \$1,000 ⁷
New	2023-25	6.20%	\$30.52
Used	2015-22	6.54%	\$30.68
Older	2009-2014	10.69%	\$32.60

⁶Financing up to 105% of approximate retail value. Actual rates, terms and loan amounts subject to credit approval. Other restrictions may apply.

⁷Payment 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 ⁸
Secured Loan ⁹	3.06%	\$18.00	5 Years
Unsecured Personal Loan	10.90%	\$21.71	5 Years
Share Savings Secured ¹⁰	3.06%	\$18.00	5 Years
Share Certificate Secured	3% Over Share Certificate Rate		Cert. term
LendKey Consolidation Loan	7.75%	\$9.43	15 Years
LendKey In-School Loan	7.75%	\$9.43	15 Years
Credit Rebuilder (\$2,000 max.)	19.90%	\$37.10	1-3 Years
Rapid Relief	19.90%	\$176.37	6 Months

⁸Payment per \$1,000 borrowed based on maximum terms and stated rate.

⁹Rates and terms may vary based on credit score and final loan amount.

¹⁰Share Savings Secured rate is 3% above current Savings rate. Other restrictions may apply.

SHARE CERTIFICATE¹¹ - REGULAR & IRA ACCOUNTS

Type	Dividend Rate	APY
91 Days	1.788%	1.80%
182 Days	1.887%	1.90%
275 Days (Add-On)	1.936%	1.95%
1 Year	2.231%	2.25%
18 Months	2.329%	2.35%
2 Years	2.575%	2.60%
30 Months (Add-On)	2.624%	2.65%
3 Years	2.722%	2.75%
4 Years	2.820%	2.85%
5 Years	2.967%	3.00%
7 Month CD Special	5.005%	5.10%

¹¹Rates 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® Gold ¹²	11.00%	\$20.00
Visa® Platinum ¹³	10.90%	\$20.00
Classic Visa® Platinum, Visa® Pledge, Student	13.80%	\$20.00
Visa® Signature - Cash Back Card ¹⁴	15.50%	\$25.00

¹²Card discontinued as of 4/9/2018. Card/rate only available to current cardholders. Visa® Gold is a variable rate — 3.0% over Prime Rate.

¹³Visa® Platinum rates start at 10.90%. Subject to credit approval.

¹⁴Visa® Signature variable rates start at 7% over Prime Rate. Subject to credit approval.

HOME EQUITY LINE OF CREDIT

Loan to Value	APR ¹⁵
80% or less	7.99%
81%-90%	9.49%
91-100%	10.49%

¹⁵APR 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 1st and 2nd 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	6.20%	\$19.43
81%-90%	8.15%	\$20.36
91%-100%	9.65%	\$21.09

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.