

RATES:



CHECKING & SAVINGS RATES

Type	Dividend Rate	APY	Minimum
Prime Share			\$100
Change Up® Savings			\$0
HSA ¹ (Health Savings Account)			\$100
Special & Club Savings Accounts			\$100
Checking			\$2,500
Saver's Sweepstakes ²			\$0
IBEW Savings ³			\$100

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.

³IBEW members in Wisconsin and Michigan only.

HIGH YIELD MONEY MARKET⁴ - REGULAR & IRA⁵ 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.

⁴Regular account minimum deposit—\$1,000. \$10 fee per month for daily balances below \$1,000.

⁵IRA minimum deposit: \$25.

PREMIUM MONEY MARKET - REGULAR & IRA ACCOUNTS

Type	Dividend Rate	APY	Minimum
Premium Money Market ⁶			\$10,000
Premium Money Market			\$50,000
Premium Money Market			\$75,000
Premium Money Market			\$100,000
Premium Money Market			\$250,000

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

⁶Minimum Deposit—\$10,000. Account balance cannot drop below \$10,000.

CREDIT CARDS

Loan Type	APR	Payment per \$1,000
Visa® Platinum ¹²		
Visa® Signature - Cash Back Card ¹³		

¹²Visa® Platinum rates start at 10.90%. Subject to credit approval.

¹³Visa® 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 ⁹
Share Savings Secured ¹⁰			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

⁹Payment per \$1,000 borrowed based on maximum terms and stated rate.

¹⁰Rates 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 CERTIFICATE¹¹ - 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		

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

AUTO AND OTHER SECURED LOANS⁷

Type	Auto Year	APR as low as	Payment per \$1,000 ⁸
New	2025-2027		
Used	2017-2024		
Older	2011-2016		

⁷Financing up to 105% of approximate retail value. Actual rates, terms and loan amounts subject to credit approval. Other restrictions may apply.

⁸Payment per \$1,000 borrowed based on 36-month term and stated rate.

HOME EQUITY LINE OF CREDIT

Loan to Value	APR ¹⁴
80% or less	
81%-90%	
91-100%	

¹⁴APR 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		
81%-90%		
91%-100%		

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.