

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
IBEW Savings ³	.51%	.51%	\$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 MARKET ⁴ - REGULAR & IRA ⁵ 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.
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	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

*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	10.90%	\$25.00
Visa® Signature - Cash Back Card ¹³	13.75%	\$25.00

*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	3.06%	\$18.00	5 Years
Unsecured Personal Loan	10.90%	\$21.71	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

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

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

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

*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	6.24%
81%-90%	7.74%
91-100%	8.74%

¹⁴APR 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 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 \$199 (for title search and recording) unless appraisal is needed. For approval, an appraisal or tax statement value is needed. Appraisal may be required.