

| 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 -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             | <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.