RATES: 09/01/2026

Educators CREDIT UNION®

CHECKING & SAVINGS RATES

Type	Dividend Rate	APY	Minimum
Prime Share	**0.06%**	**0.06%**	$100
Change Up® Savings	**0.51%**	**0.51%**	$0
HSA[1] (Health Savings Account)	**0.76%**	**0.76%**	$100
Special & Club Savings Accounts	**0.06%**	**0.06%**	$100
Checking	**0.01%**	**0.01%**	$2,500
Saver's Sweepstakes®[2]	**0.20%**	**0.20%**	$0
IBEW Savings[3]	**0.51%**	**0.51%**	$100

Fees may reduce earnings. Minimum amount is minimum account balance to earn interest.
[1]An HSA has a $25 set-up fee.
[2]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.
[3]IBEW members in Wisconsin and Michigan only.

HIGH YIELD MONEY MARKET[4] - REGULAR & IRA[5] ACCOUNTS

Type	Dividend Rate	APY	Minimum
High Yield Money Market	**0.06%**	**0.06%**	<$2,500
High Yield Money Market	**0.08%**	**0.08%**	$2,500
High Yield Money Market	**0.11%**	**0.11%**	$10,000
High Yield Money Market	**0.14%**	**0.14%**	$25,000
High Yield Money Market	**0.19%**	**0.19%**	$50,000

Fees may reduce earnings. Minimum amount is minimum account balance to earn interest.
[4]Regular account minimum deposit—$1,000. $10 fee per month for daily balances below $1,000.
[5]IRA 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	**2.39%**	**2.42%**	$50,000
Premium Money Market	**2.47%**	**2.50%**	$75,000
Premium Money Market	**2.60%**	**2.63%**	$100,000
Premium Money Market	**2.77%**	**2.81%**	$250,000

Fees may reduce earnings. Minimum amount is minimum account balance to earn interest.
[6]Minimum 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**

[12]Visa® Platinum rates start at 10.90%. Subject to credit approval.
[13]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[9]
Share Savings Secured[10]	**3.06%**	**$18.00**	5 Years
Unsecured Personal Loan	**10.90%**	**$21.69**	5 Years
Share Certificate Secured	3% Over Share Certificate Rate		Cert. term
LendKey Consolidation Loan	**7.75%**	**$9.41**	15 Years
LendKey In-School Loan	**7.75%**	**$9.41**	15 Years
Credit Rebuilder ($2,000 max.)	**19.90%**	**$37.11**	1-3 Years
Rapid Relief	**19.90%**	**$176.47**	6 Months

[9]Payment per $1,000 borrowed based on maximum terms and stated rate.
[10]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[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	**4.14%**	**4.20%**
15-Month Special	**4.14%**	**4.20%**

[11]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[7]

Type	Auto Year	APR as low as	Payment per $1,000[8]
New	2025-2027	**4.80%**	**$29.88**
Used	2017-2024	**4.85%**	**$29.90**
Older	2011-2016	**10.69%**	**$32.59**

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

[14]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 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%**	**$20.35**
91%-100%	**9.65%**	**$21.08**

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.

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APY = Annual Percentage Yield. Fees may reduce earnings. Rates are subject to change after account opening.
APR = Annual Percentage Rate. Rates are subject to change without notice. Actual rates, terms and/or loans amounts are subject to credit approval. Other restrictions may apply. Call 262.886.5900 or visit www.ecu.com/rates for more information.