

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.

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	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.

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	1.00%	1.00%	\$10,000
Premium Money Market	2.55%	2.58%	\$50,000
Premium Money Market	2.64%	2.67%	\$75,000
Premium Money Market	2.76%	2.80%	\$100,000
Premium Money Market	2.96%	3.00%	\$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	14.00%	\$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%	\$21.69	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

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	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%

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	4.80%	\$29.88
Used	2017-2024	4.85%	\$29.90
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	6.49%
81%-90%	7.99%
91-100%	8.99%

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	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.