



| Share Savings | | | |
|---------------------------|---------------|-------|---------|
| Type | Interest Rate | APY* | Minimum |
| Prime Share Savings | 0.06% | 0.06% | \$100 |
| 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 |

| Share Certificate Dividend Rates (regular and IRA accounts †) | | | |
|---|---------------|-------|---------|
| Type | Interest Rate | APY* | Minimum |
| 91 Day | 0.250% | 0.25% | \$500 |
| 182 Day | 0.300% | 0.30% | \$500 |
| 275 Day (with add-on option) | 0.350% | 0.35% | \$500 |
| 1 Year | 0.399% | 0.40% | \$500 |
| 18 Month | 0.499% | 0.50% | \$500 |
| 2 Year | 0.599% | 0.60% | \$500 |
| 30 Month | 0.698% | 0.70% | \$500 |
| 3 Year | 0.748% | 0.75% | \$500 |
| 4 Year | 0.847% | 0.85% | \$500 |
| 5 Year | 0.996% | 1.00% | \$500 |

| Premium Money Market (regular and IRA accounts)*** | | | |
|--|---------------|-------|-----------|
| Type | Interest Rate | APY* | Minimum |
| Premium Money Market | 0.060% | 0.06% | \$10,000 |
| Premium Money Market | 0.130% | 0.13% | \$100,000 |
| Premium Money Market | 0.190% | 0.19% | \$250,000 |

| Business Checking | | | | | | | | | |
|---------------------|---------------|---------------|--------------------------|-------------------------|--|----------------|---|-------------------|----------------------------|
| Type | | | New account setup charge | Monthly checking charge | Minimum average daily balance to waive monthly checking charge | Earn dividends | Minimum average daily balance to earn dividends | Free item limit** | Per item charge over limit |
| Business Checking | Rate 0.01% | APY* 0.01% | \$25 | — | n/a | yes | \$2,500 | 300 | \$0.15 |
| Non-Profit Checking | | | — | — | n/a | yes | \$2,500 | unlimited | n/a |

Other benefits: Business Debit Card, Business Visa® Platinum, E-Statements, Home Banking, Merchant Services, Bill Pay†

*An earnings credit will be calculated on the collected average daily balance. The earnings rate is determined monthly by the Credit Union. Charges are subtracted from the earnings credit. A negative net difference will result in a net charge for that statement cycle. A positive net difference results in no charges for that statement cycle. Positive net differences are not paid to the account or carried forward to the next statement.

**An item is a cashed or deposited check, a check written from your business account, an ACH deposit or withdrawal from your account, or a deposit made to your account.

†Bill Pay is \$15 per month for business accounts

| Loan Rates | | | |
|------------|----------------|-------------------------|-------------------------------------|
| Rate | Payment Amount | Product | Other |
| 8.9% APR* | \$25.00 | Business Visa® Platinum | Earn Reward Points No annual Fee |

*APR=Annual Percentage Rate. Rates are anticipated and subject to change without notice. Other restrictions may apply.

Call 262.886.5900 or visit www.ecu.com for latest rates.

* APY is annual percentage yield.

** Minimum to open account \$1,000. \$10 fee per month for daily balances below \$1,000.

† Rates are for new share certificates only and require \$500 minimum. A penalty applies for early share certificate withdrawal and other restrictions may apply.

Change of Terms Notice - Effective 12/1/11, the early withdrawal penalty for new or renewed share certificates will be 90 days interest for terms of one year or less and 180 days for all terms over one year.

***Minimum Deposit—\$10,000. Account balance cannot drop below \$10,000. Points for Perks cannot be used to increase the rates on the Premium Money Market accounts.