### Savings Rates

<table>
<thead>
<tr>
<th>Type</th>
<th>Interest Rate</th>
<th>APY*</th>
<th>Minimum</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prime Share</td>
<td>0.06%</td>
<td>0.06%</td>
<td>$100</td>
</tr>
<tr>
<td>Change Up Savings</td>
<td>0.51%</td>
<td>0.5%</td>
<td>$0</td>
</tr>
<tr>
<td>HSA (Health Savings Account)</td>
<td>0.76%</td>
<td>0.76%</td>
<td>$100</td>
</tr>
<tr>
<td>Special Savings (Xmas, Vacation &amp; Summer Pay)</td>
<td>0.06%</td>
<td>0.06%</td>
<td>$100</td>
</tr>
<tr>
<td>Checking/Fresh Start Checking</td>
<td>0.01%</td>
<td>0.01%</td>
<td>$2500</td>
</tr>
<tr>
<td>Saver’s Sweepstakes</td>
<td>0.20%</td>
<td>0.20%</td>
<td>$0</td>
</tr>
</tbody>
</table>

Interest paid on checking balances above $2500. Minimum amount is minimum account balance to earn interest. HSA has $25 set-up fee. Only open to Wisconsin, Illinois and Minnesota residents. Fiduciary and business accounts are not eligible. For all the account disclosures, please go to ecu.com/savers. Fees may reduce earnings.

### High Yield Money Market (regular and IRA accounts)

<table>
<thead>
<tr>
<th>Type</th>
<th>Interest Rate</th>
<th>APY*</th>
<th>Minimum</th>
</tr>
</thead>
<tbody>
<tr>
<td>High Yield Money Market</td>
<td>0.06%</td>
<td>0.06%</td>
<td>&lt;$2500</td>
</tr>
<tr>
<td>High Yield Money Market</td>
<td>0.08%</td>
<td>0.08%</td>
<td>$2500</td>
</tr>
<tr>
<td>High Yield Money Market</td>
<td>0.11%</td>
<td>0.11%</td>
<td>$10,000</td>
</tr>
<tr>
<td>High Yield Money Market</td>
<td>0.14%</td>
<td>0.14%</td>
<td>$25,000</td>
</tr>
<tr>
<td>High Yield Money Market</td>
<td>0.19%</td>
<td>0.19%</td>
<td>$50,000</td>
</tr>
</tbody>
</table>

Regular account minimum deposit—$10000. $10 fee per month for daily balances below $10000. Fees may reduce earnings. IRA minimum deposit: $25.

### Premium Money Market (regular and IRA accounts)

<table>
<thead>
<tr>
<th>Type</th>
<th>Interest Rate</th>
<th>APY*</th>
<th>Minimum</th>
</tr>
</thead>
<tbody>
<tr>
<td>Premium Money Market</td>
<td>0.439%</td>
<td>0.44%</td>
<td>$10,000</td>
</tr>
<tr>
<td>Premium Money Market</td>
<td>0.876%</td>
<td>0.88%</td>
<td>$100,000</td>
</tr>
<tr>
<td>Premium Money Market</td>
<td>1.302%</td>
<td>1.31%</td>
<td>$250,000</td>
</tr>
</tbody>
</table>

Minimum Deposit=$10,000. $10 fee per month for daily balances below $10,000. Fees may reduce earnings. Points for Parks cannot be used to increase the rates on the Premium Money Market accounts.

### Share Certificate (regular and IRA accounts)

<table>
<thead>
<tr>
<th>Term</th>
<th>Interest Rate</th>
<th>APY*</th>
</tr>
</thead>
<tbody>
<tr>
<td>91 Day</td>
<td>0.409%</td>
<td>0.41%</td>
</tr>
<tr>
<td>182 Day</td>
<td>0.509%</td>
<td>0.51%</td>
</tr>
<tr>
<td>275 Day (Add-on)</td>
<td>0.609%</td>
<td>0.61%</td>
</tr>
<tr>
<td>1 Year</td>
<td>0.758%</td>
<td>0.76%</td>
</tr>
<tr>
<td>18 Month</td>
<td>0.957%</td>
<td>0.96%</td>
</tr>
<tr>
<td>2 Year</td>
<td>1.254%</td>
<td>1.26%</td>
</tr>
<tr>
<td>30 Month (Add-on)</td>
<td>1.403%</td>
<td>1.41%</td>
</tr>
<tr>
<td>3 Year</td>
<td>1.670%</td>
<td>1.68%</td>
</tr>
<tr>
<td>4 Year</td>
<td>1.916%</td>
<td>1.93%</td>
</tr>
<tr>
<td>5 Year</td>
<td>2.241%</td>
<td>2.26%</td>
</tr>
</tbody>
</table>

Rates are for new share certificates only and require a $500 minimum. A penalty applies for early withdrawal and other restrictions may apply. Penalties could reduce earnings.

### Credit Cards

<table>
<thead>
<tr>
<th>Loan Type</th>
<th>APR**</th>
<th>Payment per $1000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Visa Gold</td>
<td>7.75%</td>
<td>$20.00</td>
</tr>
<tr>
<td>Visa Platinum</td>
<td>7.90%</td>
<td>$20.00</td>
</tr>
<tr>
<td>Classic Visa Platinum, Visa Pledge, Student</td>
<td>13.80%</td>
<td>$20.00</td>
</tr>
<tr>
<td>Visa Signature - Cash Back Card*</td>
<td>11.75%</td>
<td>$25.00</td>
</tr>
</tbody>
</table>

*Visa Signature rates start at 7% over prime and are dependent on credit worthiness. Rate is variable and may change after the card is opened. Card discontinued as of 4/9/2018. Card/rate only available to current cardholders. Visa Gold is a variable rate—5.0% over Prime.

### Auto and Other Secured Loans*

<table>
<thead>
<tr>
<th>Type</th>
<th>Auto Year</th>
<th>APR as low as**</th>
<th>Payment per $1,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>New</td>
<td>2018-20</td>
<td>3.45%</td>
<td>$29.29</td>
</tr>
<tr>
<td>Used</td>
<td>2010-17</td>
<td>3.45%</td>
<td>$29.29</td>
</tr>
<tr>
<td>Older</td>
<td>2004-09</td>
<td>6.70%</td>
<td>$30.76</td>
</tr>
</tbody>
</table>

Financing up to 100% of approximate retail value. Loan rate is based on term, credit score, as well as credit tiers. Qualify for the lowest rate with credit score of 740+. Go to www.ecu.com/rates for details. All 63-72 month terms increase an additional 50% above the current rate. All 84 month terms increase an additional 15% above the current rate as of January 1st, 2019. *Other Secured Loans are based off the Used vehicle rate tier.

### Fixed Home Equity Loans

<table>
<thead>
<tr>
<th>Loan to Value</th>
<th>APR as low as**</th>
<th>Payment per $1000 (as low as)</th>
</tr>
</thead>
<tbody>
<tr>
<td>80% or less</td>
<td>4.40%</td>
<td>$18.61</td>
</tr>
<tr>
<td>81%-90%</td>
<td>5.65%</td>
<td>$19.18</td>
</tr>
<tr>
<td>91%-100%</td>
<td>7.15%</td>
<td>$19.89</td>
</tr>
</tbody>
</table>

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. Normal closing cost approximately $161 (title search and recording) unless an appraisal is desired. For approval, an appraisal or tax statement value is needed. Loan to value over 90% require appraisal.

### Home Equity Line of Credit

<table>
<thead>
<tr>
<th>Loan to Value</th>
<th>APR**</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-80%</td>
<td>4.24%</td>
</tr>
<tr>
<td>81-90%</td>
<td>5.74%</td>
</tr>
<tr>
<td>91-100%</td>
<td>6.74%</td>
</tr>
</tbody>
</table>

Rate range—4.24%-6.74%. Prime Rate is 4.75%. Rate may change after account opening. Rate adjusted quarterly to - .51% to +1.99% over prime. No annual fees. Maximum loan 100% of appraisal value, total first and second mortgages. Normal closing cost: $360.

### Other Loans

<table>
<thead>
<tr>
<th>Loan Type</th>
<th>APR**</th>
<th>Payment per $1000</th>
<th>Maximum Term</th>
</tr>
</thead>
<tbody>
<tr>
<td>Share Savings Secured</td>
<td>3.06%</td>
<td>$18.00</td>
<td>5 Years</td>
</tr>
<tr>
<td>Share Certificate Secured</td>
<td>3%</td>
<td>Over Share Certificate rate</td>
<td>Cert. term</td>
</tr>
<tr>
<td>LendKey Consolidation Loan</td>
<td>as low as 3-month LIBOR + 1.24% as low as 3-month</td>
<td>$5.17</td>
<td>20 Years</td>
</tr>
<tr>
<td>LendKey In-School Loan</td>
<td>LIBOR + 3.39%</td>
<td>$7.59</td>
<td>15 Years</td>
</tr>
<tr>
<td>Unsecured Personal Loan</td>
<td>as low as 8.90%</td>
<td>as low as $20.71</td>
<td>5 Years</td>
</tr>
<tr>
<td>Credit Rebuilder ($2000 max.)</td>
<td>19.90%</td>
<td>$37.10</td>
<td>1-3 Years</td>
</tr>
<tr>
<td>Rapid Relief</td>
<td>19.90%</td>
<td>$176.37</td>
<td>6 Months</td>
</tr>
</tbody>
</table>

*APY= Annual Percentage Yield
**APR= Annual Percentage Rate
Loan Rates may be dependent on credit score.

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