



Share Savings			
Type	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

*APY is annual percentage yield.

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

Share Certificate Dividend Rates (regular and IRA accounts †)			
Type	Rate	APY*	Minimum
91 Day	0.210%	0.21%	\$500
182 Day	0.260%	0.26%	\$500
275 Day (with add-on option)	0.310%	0.31%	\$500
1 Year	0.409%	0.41%	\$500
18 Month	0.509%	0.51%	\$500
2 Year (Jump-up)	0.658%	0.66%	\$500
30 Month (Jump-up, Add-on)	0.708%	0.71%	\$500
3 Year	1.005%	1.01%	\$500
4 Year	1.252%	1.26%	\$500
5 Year	1.499%	1.51%	\$500

† 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.

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.

†EZ Bill Pay is free if you pay at least two bills with it per month; otherwise it is \$5.95 per month.

Loan Rates			
Rate	Payment Amount	Product	Other
8.9% APR*	\$20.00	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.

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