



For the teacher in you.

**Deposit Rates**

Type	Rate	APY*	Minimum
Prime Share	0.06%	0.06%	\$100
Change Up Savings	0.51%	0.51%	\$0
HSA (Health Savings Account)	0.76%	0.76%	\$100
Special Savings (Xmas, Vacation & Summer Pay)	0.06%	0.06%	\$100
Checking/Fresh Start Checking	0.01%	0.01%	\$2500

Interest paid on checking balances above \$2500. Minimum amount is minimum account balance to earn interest. HSA has \$25 set-up fee. VIP accounts earn this interest rate on balances up to \$2500 — contact us with questions on your VIP account.

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

Type	Rate	APY*	Minimum
High Yield Money Market	0.06%	0.06%	<\$2500
High Yield Money Market	0.08%	0.08%	\$2500
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

Regular account minimum deposit—\$1000, \$10 fee per month for daily balances below \$1000. IRA minimum deposit: \$25.

**Share Certificate (regular and IRA accounts)**

Term	Rate	APY*
91 Day	0.210%	0.21%
182 Day	0.260%	0.26%
275 Day (add-on)	0.310%	0.31%
1 Year	0.409%	0.41%
18 Month	0.509%	0.51%
2 Year (Jump-up)	0.658%	0.66%
30 Month (Add-on, Jump-up)	0.708%	0.71%
3 Year	1.005%	1.01%
4 Year	1.252%	1.26%
5 Year	1.499%	1.51%

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

**Auto and Other Secured Loans**

Term	Auto Year	APR as low as**	Payment per \$1000 (as low as)
36 Months	2007-17	1.95%	\$28.62
48 Months	2007-17	1.95%	\$21.67
60 Months	2007-17	2.45%	\$17.51
72 Months	2007-17	2.45%	\$14.95
84 Months	2007-17	2.45%	\$12.97
36 Months	2000-06	4.95%	\$29.95

Financing up to 105% of approximate retail value. Loan rate is dependent on credit score. Qualify for the lowest rate with credit score of 740+. Go to [www.ecu.com/loan-rates](http://www.ecu.com/loan-rates) for details.

**Loan rates may be dependent on credit score.**

\*APY= Annual Percentage Yield \*\*APR= Annual Percentage Rate | Equal Housing Opportunity | Federally insured by NCUA

**Credit Cards**

Loan Type	APR**	Payment per \$1000
Visa Gold	6.75%	\$20.00
Visa Platinum	8.90%	\$20.00
Classic Visa Platinum, Visa Pledge, Student	13.80%	\$20.00

Visa Gold is a variable rate — 3.0% over Prime. Visa Pledge card requires hold on Prime savings equal to credit limit.

**Other Loans**

Loan Type	APR**	Payment per \$1000	Maximum Term
Share Savings Secured	3.06%	\$18.00	5 Years
Share Certificate Secured	3% over CD rate		Cert. term
LendKey Consolidation Loan	as low as 3-month LIBOR + 1.24%	\$5.17	20 Years
LendKey In-School Loan	as low as 3-month LIBOR + 3.39%	\$7.59	15 Years
Signature Loan	as low as 8.90%	as low as \$20.71	5 Years
Credit Rebuilder (\$2000 max.)	19.90%	\$37.10	1-3 Years
Rapid Relief	19.90%	\$176.37	6 Months

**Fixed Home Equity Loans**

Term	Loan to Value	APR as low as**	Payment per \$1000 (as low as)
36 Months	80% or less	2.9%	\$29.04
48 Months	80% or less	2.9%	\$22.09
60 Months	80% or less	2.9%	\$17.92
6-10 Years	80% or less	3.4%	\$15.37-\$9.84
11-15 Years	80% or less	4.4%	\$9.57-\$7.60
36 Months	81%-90%	3.9%	\$29.48
48 Months	81%-90%	3.9%	\$22.53
60 Months	81%-90%	3.9%	\$18.37
6-10 Years	81%-90%	4.4%	\$10.32-\$9.57
11-15 Years	81%-90%	5.4%	\$10.06-\$8.12
36 Months	91%-100%	4.9%	\$29.93
48 Months	91%-100%	4.9%	\$22.98
60 Months	91%-100%	4.9%	\$18.83
6-10 Years	91%-100%	5.4%	\$16.29-\$10.80

Rates are anticipated and subject to change without notice. Other restrictions may apply. Call 262.886.5900 or visit [www.ecu.com](http://www.ecu.com) for latest rates. Normal closing cost approximately \$156 (for 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**

Loan to Value	APR**
0-80%	3.49%
81-90%	4.99%
91-100%	5.99%

Rate range — 3.49% - 5.99%. Prime Rate is 3.75%. Rate adjusted quarterly to -.51% to +1.99% over prime. No annual fees. Maximum loan 100% of appraisal value, total 1st and 2nd mortgages. Normal closing cost: \$156.