



Savings 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
Saver's Sweepstakes ¹	0.20%	0.20%	\$0

Interest paid on checking balances above \$2500. Minimum amount is minimum account balance to earn interest. HSA has \$25 set-up fee. ¹Only open to Wisconsin and Minnesota residents. Fiduciary and business accounts are not eligible. For all the account disclosures, please go to ecu.com/savers.

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.

Premium Money Market (regular and IRA accounts)			
Type	Rate	APY*	Minimum
Premium Money Market	0.559%	0.56%	\$10,000
Premium Money Market	1.124%	1.13%	\$100,000
Premium Money Market	1.677%	1.69%	\$250,000

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.

Share Certificate (regular and IRA accounts)		
Term	Rate	APY*
91 Day	0.310%	0.31%
182 Day	0.360%	0.36%
275 Day (Add-on)	0.409%	0.41%
1 Year	0.509%	0.51%
18 Month	0.609%	0.61%
2 Year	1.739%	1.75%
30 Month Special** (Add-on) -NEW-	2.722%	2.75%
3 Year	1.105%	1.11%
4 Year	1.502%	1.51%
5 Year	1.995%	2.01%

Rates are for new share certificates only and require a \$500 minimum. A penalty applies for early withdrawal and other restrictions may apply. **The Share Certificate Special rate cannot be increased using Points for Perks. No other offers apply to increase the rate on this special.

Auto and Other Secured Loans*			
Type	Auto Year	APR as low as**	Payment per \$1000 (as low as)
New	2017-19	3.20%	\$29.17
Used	2009-16	3.45%	\$29.29
Older	2003-08	6.20%	\$30.52

Financing up to 105% 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 60-72 month terms increase an additional .50% above the current rate. All 84 month terms increase an additional .75% above the current rate as of June 1st, 2018. *Other Secured Loans are based off the Used vehicle rate tier.

Credit Cards		
Loan Type	APR**	Payment per \$1000
Visa Gold ¹	8.25%	\$20.00
Visa Platinum ²	7.90% ²	\$20.00
Classic Visa Platinum, Visa Pledge, Student ¹	13.80%	\$20.00
Visa Signature - Cash Back Card*	12.25%*	\$25.00

*Visa Signature rates start at 7% over prime and are dependent on credit worthiness.

¹Card discontinued as of 4/9/2018. Card/rate only available to current cardholders. Visa Gold is a variable rate — 3.0% over Prime.

²Visa Platinum rates start at 7.90% and are dependent on credit worthiness.

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
Unsecured Personal 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	4.15%	\$29.59
48 Months	80% or less	4.15%	\$22.65
60 Months	80% or less	4.15%	\$18.49
6-10 Years	80% or less	4.65%	\$15.95-\$10.44
11-15 Years	80% or less	5.65%	\$10.20-\$8.26
36 Months	81%-90%	5.15%	\$30.04
48 Months	81%-90%	5.15%	\$23.10
60 Months	81%-90%	5.15%	\$18.95
6-10 Years	81%-90%	5.65%	\$16.41-\$10.93
11-15 Years	81%-90%	6.65%	\$10.71-\$8.80
36 Months	91%-100%	6.15%	\$30.50
48 Months	91%-100%	6.15%	\$23.50
60 Months	91%-100%	6.15%	\$19.41
6-10 Years	91%-100%	6.65%	\$16.89-\$11.44

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 (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%	4.74%
81-90%	6.24%
91-100%	7.24%

Rate range — 4.49% - 6.99%. Prime Rate is 5.25%. 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: \$161.

*APY= Annual Percentage Yield

**APR= Annual Percentage Rate

Loan Rates may be dependent on credit score.

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