



| 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, Illinois 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 | 0.628% | 0.63% | \$10,000 |
| Premium Money Market | 1.243% | 1.25% | \$100,000 |
| Premium Money Market | 1.864% | 1.88% | \$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 | 0.409% | 0.41% |
| 182 Day | 0.509% | 0.51% |
| 275 Day (Add-on) | 0.609% | 0.61% |
| 1 Year | 0.758% | 0.76% |
| 18 Month | 0.957% | 0.96% |
| 2 Year | 1.254% | 1.26% |
| 30 Month | 1.403% | 1.41% |
| 3 Year | 1.670% | 1.68% |
| 4 Year | 1.916% | 1.93% |
| 5 Year | 2.241% | 2.26% |

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

| Credit Cards | | |
|--|--------------------|--------------------|
| Loan Type | APR** | Payment per \$1000 |
| Visa Gold ¹ | 8.50% | \$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* | 12.50%* | \$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.

| Auto and Other Secured Loans* | | | |
|-------------------------------|-----------|-----------------|--------------------------------|
| Type | Auto Year | APR as low as** | Payment per \$1000 (as low as) |
| New | 2018-20 | 3.70% | \$22.46 |
| Used | 2010-17 | 3.95% | \$22.57 |
| Older | 2004-09 | 6.70% | \$30.76 |

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 1.75% above the current rate as of January 1st, 2019. *Other Secured Loans are based off the Used vehicle rate tier.

| Fixed Home Equity Loans | | |
|-------------------------|-----------------|--------------------------------|
| Loan to Value | APR as low as** | Payment per \$1000 (as low as) |
| 80% or less | 4.40% | \$18.61 |
| 81%-90% | 5.65% | \$19.18 |
| 91%-100% | 7.15% | \$19.89 |

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% | 4.99% |
| 81-90% | 6.49% |
| 91-100% | 7.49% |

Rate range — 4.99% - 7.49%. Prime Rate is 5.50%. 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.

| 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 |

*APY= Annual Percentage Yield

**APR= Annual Percentage Rate

Loan Rates may be dependent on credit score.

Equal Housing Opportunity | Federally insured by NCUA