



Achieving more together.

Rate Sheet  
6/1/2019

Savings Rates			
Type	Interest Rate	APY*	Minimum
Prime Share	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%		\$100
Checking/Fresh Start Checking	0.01%	0.01%	\$2500
Saver's Sweepstakes <sup>1</sup>	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. <sup>1</sup>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](http://ecu.com/savers).

High Yield Money Market (regular and IRA accounts)			
Type	Interest 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	Interest 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	Interest 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 <sup>1</sup>	8.50%	\$20.00
Visa Platinum <sup>2</sup>	7.90% <sup>2</sup>	\$20.00
Classic Visa Platinum, Visa Pledge, Student <sup>1</sup>	13.80%	\$20.00
Visa Signature - Cash Back Card*	12.50%*	\$25.00

<sup>1</sup>Visa Signature rates start at 7% over prime and are dependent on credit worthiness. <sup>2</sup>Card discontinued as of 4/9/2018. Card/rate only available to current cardholders. Visa Gold is a variable rate—3.0% over Prime. <sup>3</sup>Visa 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](http://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](http://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.

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