BROWN COUNTY EMPLOYEES CREDIT UNION

RATE SHEET



EFFECTIVE JUNE 20, 2017

512 E. Walnut St. Green Bay, WI 54301

Phone: 920-448-4182 Fax: 920-448-4337

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SHARE ACCOUNTS









ТҮРЕ	RATE	APY*	MIN BAL	BAL TO EARN DIV	EARLY W/D PENALTY
Primary Share	.10%	.10%	\$5.00	\$100.00	
Share	.10%	.10%	\$1.00	\$100.00	
Christmas/ Vacation Club	.05%	.05%	\$1.00	\$25.00	\$5.00
Funeral/Vault Casket Trust	.10%	.10%	\$1.00	\$100.00	
Share Draft	.00%	.00%	\$100.00		

SHARE CERTIFICATES







ТҮРЕ	RATE	АРҮ	MIN BAL	EARLY W/D PENALTY
6 MO	.15%	.150%	\$5,000	90 DAYS
1 YR	.25%	.250%	\$1,000	90 DAYS
2 YR	.45%	.451%	\$1,000	90 DAYS

IRA ACCOUNTS

ТҮРЕ	RATE	АРҮ	MIN BAL	EARLY W/D PENALTY
Share Account	.15%	.150%	\$1.00	
1 YR IRA CD	.25%	.250%	\$1,000	90 DAYS
2 YR IRA CD	.45%	.451%	\$1,000	90 DAYS





- *APY= ANNUAL PERCENTAGE YIELD
- FEES OR OTHER CONDITIONS COULD REDUCE THE EARNINGS ON THE ACCOUNT
- FEDERALLY INSURED BY THE NCUA





- ALL REAL ESTATE LOANS ARE A **6 YEAR BALLOON**







TYPE 6 Year Balloon	*APR	PYMT PER \$1,000	DOWN PYMT	TERM
1ST MTG (PRIMARY RESIDENCE)	3.59%	\$4.55	20%	Up to 360 Months
2ND MTG (PRIMARY RESIDENCE)	4.39%	\$5.01	20%	Up to 360 Months
1ST MTG (VACATION OR 2ND HOME)	5.09%	\$5.43	20%	Up to 360
2ND MTG (VACATION OR 2ND HOMES)	5.89%	\$5.93	20%	Up to 360 Months
LOT LOAN	5.09%	\$5.43	20%	Up to 360 Months



- * APR= Annual Percentage Rate

- No escrow requirement

- A new appraisal may be required - Payroll deduction and bi-weekly payments are available



CONSUMER LOANS

TYPE AUTO	NEW	USED	*PYMT PER \$1,000	DOWN PYMT	MAX TERM	
NEW-2008	2.39%	2.89%	\$28.82/\$29.04	0%	Up to 36 Months	
	2.69%	3.19%	\$22.01/\$22.23	0%	Up to 48 Months	
	2.99%	3.49%	\$17.97/\$18.20	0%	Up to 60 Months	
	3.29%	3.79%	\$15.33/\$15.56	0%	Up to 72 Months	
	3.79%		\$13.58	0%	Up to 84 Months	
2007-OLDER		5.99%	\$30.42	0%	Up to 36 months	
**** Recreational Vehicles: 1.00% above auto loan rates for like terms						
SHARE CERTIFICATE	SHARE CERT.		N/A	N/A	TERM OF	
PLEDGED	RATE +2.25%		N/A		SHARE CERT.	
SHARE PLEDGED	2.29%		\$84.37	N/A	12 MO BALLOON	
SIGNATURE						
(with at least \$1,000 New Money)	9.79%		\$21.15	N/A	Up to 60 MO	
SIGNATURE						
(with less than \$1,000 New Money)	15.00%		\$23.80	N/A	Up to 60 MO	

- Recreational vehicles include campers/RVs, boats, motorcycles, snowmobiles, & ATVs
- * Require minimum monthly payment of \$100.00 per month
- * APR = Annual Percentage Rate
- All rates are subject to change at any time

⁻ Payment per \$1,000 for all mortgage loans do not include amounts for taxes and insurance