



# RATES

4041 Lone Tree Way, Ste. 100  
 P.O. Box 2059  
 Antioch, CA 94531  
 (925) 331-1010  
 www.dowcu.org  
 NMLS# 753840

July 1, 2018

We now serve everyone in East Contra Costa County in addition to the employees of Dow Chemical and their families.

LOAN TYPE	MAXIMUM AMOUNT	TERM	APR
NEW AUTOS (2018 and newer)	Up to 120% MSRP including tax & license, MBI & GAP	Up to 36 months 48 months 60 months 72 months depending on value 84 months depending on value	1.99% - 14.99% 2.39% - 15.14% 2.64% - 15.19% 2.74% - 15.29% 3.44% - 15.99%
USED AUTOS (2010-2018)	Up to 120% High Blue Book, including tax & license, MBI & GAP *84 month term available on 2014 & newer Vehicles.	Up to 36 months 48 months 60 months 72 months depending on value *84 months depending on value	1.99% - 14.99% 2.39% - 15.14% 2.64% - 15.19% 2.74% - 15.29% 3.44% - 15.99%
USED AUTO (2007-2009)	Up to High Blue Book, including tax & license, MBI & GAP	Up to 5 years, depending on value	5.99% - 17.99%
NEW Motor Homes, Boats, Travel Trailers, (2018- 2019)	Up to 100% of Purchase Price plus tax & license	Up to 10 years, depending on value	6.50% - 18.00%
USED Motor Homes, Boats, Travel Trailers, (2010-2018)	Up to 100% of Purchase Price plus tax & license	Up to 10 years, depending on value	7.50% - 18.00%
New Motorcycles	Up to 100% of Purchase price Plus tax & license	Up to 60 months 72 months depending on value 84 months depending on value	6.50% - 18.00% 7.50% - 18.00% 8.50% - 18.00%
Used Motorcycles	Up to 100% of Purchase price Plus tax & license	Up to 60 months 72 months	7.50% - 18.00% 8.50% - 18.00%
<b>TITLE LOANS Borrower against your clear car, truck, RV title..... Same rates as above plus 1%...Use funds for whatever you want</b>			
Signature Loan	Based upon Income	Up to 7 years	9.8% - 18%
Share Secured (by CU Shares)	Equal to shares on deposit	Variable	3.10% Adjustable
1st Mortgage 2nd Mortgage	Contact us for questions Up to \$100,000	15 and 30 years 15 years	please call for rates please call for rates
PRIMELINE Home Equity Line of Credit	Up to \$100,000	Line of Credit w/ checkbook access	As low as 5.00% Adjustable

REVISED: 07/01/18



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THIS RATE SCHEDULE STATES RATES APPLICABLE TO SPECIFIED ACCOUNTS AND FEES COMMON TO ALL ACCOUNTS. THIS SCHEDULE IS INCORPORATED AS PART OF YOUR ACCOUNT AGREEMENT WITH DOW GREAT WESTERN CREDIT UNION.

FOR PURPOSES OF THIS DISCLOSURE, THE DIVIDEND RATE AND ANNUAL PERCENTAGE YIELD STATED FOR THE TERM SHARE ACCOUNTS WERE OFFERED **JULY 1, 2018**.

PLEASE CALL (925) 331-1010 TO OBTAIN CURRENT RATE INFORMATION.

ACCOUNT NAME	RATE TYPE	MINIMUM OPENING BALANCE	MINIMUM TO EARN DIVIDEND	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD	DIVIDEND DECLARATION DATE
<b>SAVINGS</b>	VARIABLE	\$10	\$100	0.100%	0.100%	07/01/18
<b>RATE CHASER</b>	VARIABLE	\$2,500	\$2,500			07/01/18
Rate earned based on entire deposit balance as indicated by tiers below. Interest paid quarterly.						
				\$2,500-\$9,999	0.100%	0.100%
				\$10,000-\$24,999	0.100%	0.100%
				\$25,000-\$49,999	0.150%	0.150%
				\$50,000-\$99,999	0.200%	0.200%
				\$100,000 +	0.250%	0.250%
<b>INTEREST CHECKING</b>	VARIABLE	\$2,500	\$2,500			07/01/18
Rate earned based on entire deposit balance as indicated by tiers below. Interest paid monthly.						
				\$2,500-\$9,999	0.100%	0.100%
				\$10,000-\$24,999	0.100%	0.100%
				\$25,000-\$49,999	0.150%	0.150%
				\$50,000-\$99,999	0.200%	0.200%
				\$100,000 +	0.250%	0.250%
<b>PASSBOOK IRA CERTIFICATES</b>	VARIABLE	\$1,000	\$1,000	0.100%	0.10%	07/01/18
6-MONTH	FIXED	\$1,000	\$1,000	0.250%	0.250%	07/01/18
1-YEAR	FIXED	\$1,000	\$1,000	0.250%	0.250%	07/01/18
2-YEAR	FIXED	\$1,000	\$1,000	0.439%	0.439%	07/01/18
3-YEAR	FIXED	\$1,000	\$1,000	0.609%	0.609%	07/01/18
4-YEAR	FIXED	\$1,000	\$1,000	1.250%	1.258%	07/01/18
5-YEAR	FIXED	\$1,000	\$1,000	1.500%	1.511%	07/01/18
1-YEAR IRA	FIXED	\$1,000	\$1,000	0.250%	0.250%	07/01/18

**RATES ARE SUBJECT TO CHANGE WITHOUT NOTICE**

**Accounts are insured by NCUA up to \$250,000 & IRAs are insured separately up to \$250,000**

REVISED: 07/01/18