



**LOAN
RATES**
NMLS# 753840

**4041 Lone Tree Way
Ste. 100
P.O. Box 2059
Antioch, CA 94531
(925) 331-1010**

As the longest running local Credit Union in East Contra Costa County, it would be our pleasure to help you with your loan needs.

LOAN TYPE	MAXIMUM AMOUNT	TERM (up to)	APR
NEW AUTOS (2018 and newer)	Up to 120% MSRP including tax & license, MBI & GAP	36 months 48 months 60 months 72 months 84 months	2.74% - 17.99% 2.99% - 17.99% 3.19% - 17.99% 3.84% - 17.99% 3.99% - 17.99%
USED AUTOS (2011-2018)	Up to 120% High Blue Book, including tax & license, MBI & GAP *84 month term available on 2014 & newer	36 months 48 months 60 months 72 months 84 months*	2.74% - 17.99% 2.99% - 17.99% 3.19% - 17.99% 3.84% - 17.99% 3.99% - 17.99%
USED AUTOS (2008-2010)	Up to High Blue Book, including tax & license, MBI & GAP	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	10 years, depending on value	6.50% - 18.00%
USED Motor Homes, Boats, Travel Trailers, (2011-2018)	Up to 100% of Purchase Price plus tax & license	10 years, depending on value	7.50% - 18.00%
New Motorcycles	Up to 100% of purchase price plus tax & license	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 (2011-2018)	Up to 100% of purchase price plus tax & license	60 months 72 months	7.50% - 18.00% 8.50% - 18.00%
TITLE LOANS Borrow against your clear car, truck, RV title..... Same rates as above plus 1%...Use funds for whatever you want			
Platinum Credit Card	Limits of \$500 - \$25,000	Line of Credit	As low as 8.99%
Signature Loan	Based upon income	Up to 7 years	9.80% - 18.00%
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	many terms available 15 years	please call for rates please call for rates
PrimeLine Home Equity Line of Credit	Up to \$100,000	Line of Credit	As low as 5.50% w/ checkbook access

REVISED: 01/01/2019



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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 AT THE TIME OF THE REVISION DATE AT THE BOTTOM OF THIS SHEET. PLEASE CALL (925) 331-1010 VERIFY RATE INFORMATION.

ACCOUNT NAME	RATE TYPE	MINIMUM OPENING BALANCE	MINIMUM TO EARN DIVIDEND	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD	DIVIDEND DECLARATION DATE
SAVINGS	VARIABLE	\$100	\$10	0.100%	0.10%	01/01/19
RATE CHASER	VARIABLE	\$2,500	\$2,500			01/01/19
Rate earned based on entire deposit balance as indicated by tiers below. Interest paid quarterly.						
				\$2,500—\$9,999	0.10%	0.10%
				\$10,000—\$24,999	0.10%	0.10%
				\$25,000—\$49,999	0.15%	0.15%
				\$50,000—\$99,999	0.20%	0.20%
				\$100,000 +	0.25%	0.25%
INTEREST CHECKING	VARIABLE	\$2,500	\$2,500			01/01/19
Rate earned based on entire deposit balance as indicated by tiers below. Interest paid monthly.						
				\$2,500—\$9,999	0.10%	0.10%
				\$10,000—\$24,999	0.10%	0.10%
				\$25,000—\$49,999	0.15%	0.15%
				\$50,000—\$99,999	0.20%	0.20%
				\$100,000 +	0.25%	0.25%
PASSBOOK IRA CERTIFICATES	VARIABLE	\$1,000	\$1,000	0.100%	0.10%	01/01/19
6-MONTH	FIXED	\$1,000	\$1,000	0.250%	0.250%	01/01/19
1-YEAR	FIXED	\$1,000	\$1,000	1.200%	1.206%	01/01/19
2-YEAR	FIXED	\$1,000	\$1,000	1.500%	1.510%	01/01/19
3-YEAR	FIXED	\$1,000	\$1,000	1.700%	1.713%	01/01/19
4-YEAR	FIXED	\$1,000	\$1,000	2.000%	2.018%	01/01/19
5-YEAR	FIXED	\$1,000	\$1,000	2.250%	2.273%	01/01/19
1-YEAR IRA	FIXED	\$1,000	\$1,000	1.200%	1.206%	01/01/19

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: 01/01/2019