



LOAN RATES

NMLS# 753840

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)	ANNUAL PERCENTAGE RATE (APR)
NEW Autos (2019 and newer)	Up to 120% MSRP, including tax & license, MBI & GAP	36 months	2.99% - 17.99%
		48 months	3.29% - 17.99%
		60 months	3.49% - 17.99%
		72 months	3.99% - 17.99%
		84 months	4.29% - 17.99%
USED Autos (2011 - 2018)	Up to 120% High Blue Book, including tax & license, MBI & GAP <i>*84 month term available on 2014 & newer</i>	36 months	2.99% - 17.99%
		48 months	3.29% - 17.99%
		60 months	3.49% - 17.99%
		72 months	3.99% - 17.99%
		84 months*	4.29% - 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 (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 (2019)	Up to 100% of Purchase Price plus tax & license	60 months	6.50% - 18.00%
		72 months, depending on value	7.50% - 18.00%
		84 months, depending on value	8.50% - 18.00%
USED Motorcycles (2011 - 2018)	Up to 100% of Purchase Price plus tax & license	60 months	7.50% - 18.00%
		72 months	8.50% - 18.00%
TITLE LOANS Borrow against your car, truck, or 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	Contact us for questions.	Many terms available	Please call for rates.
2nd Mortgage	Up to \$100,000	15 years	Please call for rates.
PrimeLine Home Equity Line of Credit	Up to \$100,000	Line of Credit	As low as 5.50% with checkbook access



DEPOSIT RATES

NMLS# 753840

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 to verify rate information.

ACCOUNT NAME	RATE TYPE	MINIMUM OPENING BALANCE	MINIMUM TO EARN DIVIDENT	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD (APY)	DIVIDEND DECLARATION DATE
Savings	Variable	\$100	\$10	0.100%	0.10%	07/01/19
Rate Chaser	Variable	\$1,000	\$0.01			07/01/19
Blended Rate earned based on balance as indicated by tiers below and direct deposit qualification. Interest paid monthly.						
\$0.00 – \$2,499.99	Pays Tier 1			Tier 1	3.00%	
\$2,500 – \$4,999.99	Pays Tiers 1 + 2 blended			Tier 2	2.00%	
\$5,000 – \$9,999.99	Pays Tiers 1 thru 3 blended			Tier 3	1.00%	
\$10,000 – \$19,999.99	Pays Tiers 1 thru 4 blended			Tier 4	0.50%	
\$20,000 + No Max	Pays Tiers 1 thru 5 blended			Tier 5	0.25%	
With no direct deposit any balance earns 0.25%.						
Interest Checking	Variable	\$2,500	\$2,500			07/01/19
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	Variable	\$1,000	\$1,000	0.100%	0.10%	07/01/19
SHARE CERTIFICATES						
6-Month	Fixed	\$1,000	\$1,000	0.250%	0.250%	06/01/19
1-Year	Fixed	\$1,000	\$1,000	1.200%	1.206%	06/01/19
2-Year	Fixed	\$1,000	\$1,000	1.500%	1.510%	06/01/19
3-Year	Fixed	\$1,000	\$1,000	1.700%	1.713%	06/01/19
4-Year	Fixed	\$1,000	\$1,000	2.000%	2.018%	06/01/19
5-Year	Fixed	\$1,000	\$1,000	2.250%	2.273%	06/01/19
1-Year IRA	Fixed	\$1,000	\$1,000	1.200%	1.206%	06/01/19

RATES ARE SUBJECT TO CHANGE WITHOUT NOTICE.

Accounts are insured by NCUA up to \$250,000 and IRAs are insured separately.

dowcu.org • 925.331.1010 • P.O. Box 2059, Antioch, CA 94531

REVISED: 07/01/2019. Federally insured by NCUA. Equal Opportunity Housing Lender.