



# 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)
<b>NEW Autos</b> (2020 and newer)	Up to 120% MSRP, including tax & license, MBI & GAP	36 months 48 months 60 months 72 months 84 months	
<b>USED Autos</b> (2012 - 2020)	Up to 120% High Blue Book, including tax & license, MBI & GAP <i>*84 month term available on 2014 &amp; newer</i>	36 months 48 months 60 months 72 months 84 months*	
<b>USED Autos</b> (2009 - 2011)	Up to High Blue Book, including tax & license, MBI & GAP	5 Years, depending on value	
<b>NEW Motor Homes, Boats, Travel Trailers</b> (2020 and newer)	Up to 100% of Purchase Price plus tax & license	10 Years, depending on value	
<b>USED Motor Homes, Boats, Travel Trailers</b> (2012 - 2020)	Up to 100% of Purchase Price plus tax & license	10 Years, depending on value	
<b>NEW Motorcycles</b> (2020)	Up to 100% of Purchase Price plus tax & license	60 months 72 months, depending on value 84 months, depending on value	
<b>USED Motorcycles</b> (2012 - 2020)	Up to 100% of Purchase Price plus tax & license	60 months 72 months	
<b>TITLE LOANS</b> Borrow against your car, truck, or RV title. Same rates as above plus 1%. Use funds for whatever you want.			
<b>Platinum Credit Card</b>	Limits of \$500 - \$25,000	Line of Credit	
<b>Signature Loan</b>	Based upon income	Up to 7 years	
<b>Share Secured</b> (by CU Shares)	Equal to shares on deposit	Variable	
<b>1<sup>st</sup> Mortgage</b>	Contact us for questions.	Many terms available	Please call for rates.
<b>2<sup>nd</sup> Mortgage</b>	Up to \$100,000	15 years	Please call for rates.
<b>PrimeLine Home Equity Line of Credit</b>	Up to \$100,000	Line of Credit	



# 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
<b>Savings</b>	Variable					
<b>Rate Chaser</b>	Variable					
Blended Rate earned based on balance as indicated by tiers below and direct deposit qualification. Interest paid monthly.						
<b>\$0.00 – \$2,499.99</b>			Pays Tier 1		Tier 1	
<b>\$2,500 – \$4,999.99</b>			Pays Tiers 1 + 2 blended		Tier 2	
<b>\$5,000 – \$9,999.99</b>			Pays Tiers 1 thru 3 blended		Tier 3	
<b>\$10,000 – \$19,999.99</b>			Pays Tiers 1 thru 4 blended		Tier 4	
<b>\$20,000 + No Max</b>			Pays Tiers 1 thru 5 blended		Tier 5	
With no direct deposit, any balance earns 0.25%						
<b>Interest Checking</b>	Variable					
Rate earned based on entire deposit balance as indicated by tiers below. Interest paid monthly.						
<b>\$2,500–\$9,999</b>						
<b>\$10,000–\$24,999</b>						
<b>\$25,000–\$49,999</b>						
<b>\$50,000–\$99,999</b>						
<b>\$100,000 +</b>						
<b>Passbook IRA</b>	Variable					
<b>SHARE CERTIFICATES</b>						
<b>6-Month</b>	Fixed					
<b>1-Year</b>	Fixed					
<b>2-Year</b>	Fixed					
<b>3-Year</b>	Fixed					
<b>4-Year</b>	Fixed					
<b>5-Year</b>	Fixed					
<b>1-Year IRA</b>	Fixed					

## 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:

. Federally insured by NCUA. Equal Opportunity Housing Lender.