Dow CREDIT UNION
dowcreditunion.org
Insured by NCUA

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Business Share, Deposit Account, and CD Rates (effective 11/25/2026)

All listed rates are subject to change on a daily basis
See the Business Membership/Account Agreement for full account terms and conditions

Primary / Secondary Savings Accounts[1]

Minimum balance of $5.00 required to open and maintain Primary Share Savings Account. Dividends on share savings accounts are prospective and therefore are not guaranteed. The prospective dividends are declared by Dow Credit Union's Board of Directors at a meeting before the end of the quarter.

Period	Dividend Rate	APY	Member Saver Reward[1] Prospective Annual Percentage Yield[2] Based on Example Giveback percentage 0%	10%	20%	30%	40%
3rd Quarter (declared)	0.35%	0.35%	0.35%	0.39%	0.42%	0.46%	0.49%
4th Quarter (prospective)	0.35%	0.35%	0.35%	0.39%	0.42%	0.46%	0.49%

Business Checking Account

Your Business Checking Account will earn interest. Interest will be compounded and credited monthly. This is a variable rate account. Business Checking is not eligible for the potential year-end Member Saver Reward.

	Interest Rate	APY
Business Checking	1.00%	1.00%

Premium High Yield Deposit Account[1]

Minimum Balance	Interest Rate	APY	Member Saver Reward[1] Prospective Annual Percentage Yield[2] Based on Example Giveback percentage 0%	10%	20%	30%	40%
$ 0 - $49,999.99	2.07%	2.09%	2.09%	2.29%	2.50%	2.71%	2.92%
$ 50,000 - $99,999.99	2.72%	2.75%	2.75%	3.02%	3.30%	3.57%	3.85%
$ 100,000 - $149,999.99	2.96%	2.99%	2.99%	3.29%	3.59%	3.89%	4.19%
$ 150,000 +	3.28%	3.32%	3.32%	3.65%	3.98%	4.32%	4.65%

Simple High Yield Deposit Account

Simple High Yield offers a higher APY than the Premium High Yield, **but is not eligible for the potential year-end Member Saver Reward.**

Minimum Balance	Interest Rate	APY
$ 0 - $49,999.99	2.48%	2.50%
$ 50,000 - $99,999.99	3.26%	3.30%
$ 100,000 - $149,999.99	3.55%	3.60%
$ 150,000 +	3.94%	4.00%

Standard Certificates of Deposit (Member Saver Reward Eligible)[1]

Term lengths	Min. Opening Deposit	Interest Rate	APY[3]	Member Saver Reward[1] Prospective Annual Percentage Yield[2] Based on Example Giveback percentage 0%	10%	20%	30%	40%
6 Months	$500	3.48%	3.54%	3.54%	3.89%	4.24%	4.60%	4.95%
12 Months	$500	3.52%	3.58%	3.58%	3.94%	4.29%	4.65%	5.01%
18 Months	$500	3.48%	3.54%	3.54%	3.89%	4.24%	4.60%	4.95%
24 Months	$500	3.59%	3.65%	3.65%	4.01%	4.38%	4.74%	5.11%
36 Months	$500	3.59%	3.65%	3.65%	4.01%	4.38%	4.74%	5.11%

Simple Certificate of Deposit

Simple CD offers our highest APY for the term of the CD, **but is not eligible for the potential year-end Member Saver Reward.**

Term lengths	Min. Opening Deposit	Interest Rate	APY[3]
3 Months	$500	4.27%	4.35%
6 Months	$500	4.17%	4.25%
12 Months	$500	4.22%	4.30%
13 Months SPECIAL	$500	4.41%	4.50%
18 Months	$500	4.17%	4.25%
24 Months	$500	4.31%	4.40%
36 Months	$500	4.31%	4.40%
48 Months	$500	4.31%	4.40%
60 Months	$500	4.31%	4.40%

[1] While the Member Saver Reward occurs with great regularity, this credit union benefit is not guaranteed. The Member Saver Reward benefit is determined by the Dow Credit Union Board of Directors and is paid out on January 1st to the Prime Savings Account as a lump sum deposit based on earnings from eligible deposit products.

[2] The Member Saver Reward Prospective Annual Yield is for demonstration purposes only and is a calculation that takes into account Annual Percentage Yield earnings for a given deposit product and adds in the potential Member Saver Reward bonus Giveback percentage.

[3] APY (Annual Percentage Yield) assumes interest payouts remain in your certificate account until maturity. Interest rate is guaranteed for the length of the term. An early withdrawal penalty may be applied when a withdrawal is made prior to maturity of the certificate and could result in loss of principal.