PointWest CREDIT UNION

Checking/Savings Accounts

October 1, 2025 (rates subject to change)

Flex Checking[2] / $0 Minimum Balance

Features 3.00% APY[1] on balances up to $15,000.

Visa Debit Card Holder
$0 - $5,000 | 1.50% / 1.489%

Visa Credit Card Holder
$0 - $15,000 | 3.00% / 2.959%

High Yield Savings† / $5 Minimum Balance | Club Accounts† / $0 Minimum Balance

Early daily dividends, paid monthly. Deposit, withdraw, or transfer with an ATM Card, featuring worldwide ATM access. Or save for taxes or special occasions with our Club Accounts. No ATM access to club accounts.

Greater than $0 | 0.03% / 0.03%

Money Market† / $2500 Minimum Balance

Up to 6 withdrawals or transfers per month. Make transfers through Online Banking, Speedy Line telephone teller, or in person. This account does not pay dividends on balances of less than $2,500.

$0 – $9,999 | 0.100% / 0.10%
$10,000 - $24,999 | 0.200% / 0.20%
$25,000-$49,999 | 0.300% / 0.30%
$50,000 - $99,999 | 0.399% / 0.40%

$100,000 or more | 0.499% / 0.50%

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[1]APY = Annual Percentage Yield. Dividend Rate/APY may change at any time. No enrollment is necessary to receive Dividend Rate/APY. Dividend Rate/APY are applied to balances up to $15,000. Dividend Rate/APY is accrued daily and paid monthly. Dividend Rate/APY is applied to one checking suffix per account. Dividend Rate/APY is only applied to one account per primary member. Requirement period runs from the 28th of the prior month to the 27th of the current month.

[2]APY = Annual Percentage Yield. Dividend Rate/APY may change at any time. To earn stated Dividend Rate/APY, member must meet outlined requirements for the month to be eligible. Members may only qualify for one of the stated rates above each month. Transactions for Point West credit/debit cards must post between 28th of prior month and 27th of current month to qualify. ***Visa credit card loan subject to credit approval. Contact Point West Credit Union for complete details at 503.546.5000. Federally insured by NCUA.

†Savings and Money Market Transfer Limitations – Up to six (6) transfers per calendar month, per suffix/account. The transfer limitation applies to preauthorized, automatic, overdraft, and telephone transfers (including Speedy Line and Online Banking) to another account of yours or a third party. A preauthorized transfer includes any arrangement with Point West Credit Union to pay a third party from your account upon written or oral orders (such as your automobile insurance company or health club, including orders received through the Automated Clearing House (ACH)). There is no limit on the number of transactions you may make to another Point West Credit Union account or withdrawals (checks made directly to you) when such transfer or withdrawal is initiated in person, by mail or at an ATM. No monthly account fee if enrolled in paperless eStatements; otherwise fee is $2/month. Minimum $5.00 deposited in order to earn stated APY

PointWest CREDIT UNION

Consumer Loan and VISA Rates

October 1, 2025 (rates subject to change)

New and Used

Finance up to 120% of purchase price on new autos (not including tax, title, licensing and cancelable back end products). For vehicles 8 years old or newer, terms up to 84 months. Lowest rate stated is for 48-month term and A+ credit.

5.24% - 17.49% APR[1] (New Fixed)[2]
5.49% - 18.24% APR[1] (Used Fixed)[2]

Older Used Vehicle

Finance up to 105% Kelly Blue Book, applies to vehicles 9-12 years old. Terms to 60 months. Lowest rate stated is for 60-month term and A+ credit.

6.99% - 19.24% APR[1] (Fixed)[2]

New or Used RV/Boat

Finance up to 90% of purchase price on new, and 80% Kelly Blue Book on used. Terms to 10 years. Applies to RVs and boats 7 years old or newer.

6.50% - 19.50% APR[1] (Fixed)[2]

Bike

Minimum loan of $750, maximum loan of $5,000. Terms up to 24 months. Lowest rate is based on credit.

5.74% - 8.49% APR[1] (Fixed)[2]

Line of Credit / Personal

Advance the Line of Credit online at pointwestcu.com. Terms up to 60 months for personal loans.

9.25% - 24.75 APR[1] (Variable)[3]

Consolidation

Looking to consolidate your outstanding (non-PWCU) debt? Our consolidation loan will help you lower your monthly payments and eliminate excess debt (additional restrictions and requirements may apply).

10.24% - 25.49% APR[1] (Fixed)[3]

Share Secured

A loan to help members repair their credit. Deposit funds into a Point West share account or share certificate to secure the loan. Borrow up to 100% of the share balance. Loan status is reported to the credit bureaus.

2.24% APR[1] (Fixed)

Platinum VISA

No annual or international transaction fees, auto rental and travel accident insurance, worldwide acceptance. Use as a charge card, ATM card, or for point-of-sale access. 25-day grace period, payment 3% of balance.

8.95% APR[1] Purchase Rate
8.95% APR[1] Cash Advance Rate

Classic VISA

No annual or international transaction fees, 25-day grace period, accepted worldwide. Use as a charge card or ATM card or for point-of-sale access. Payment 3% of balance.

14.99% APR[1] Purchase Rate
14.99% APR[1] Cash Advance Rate

Fresh Start VISA

$25 initial processing fee, 25-day grace period, accepted worldwide. Use as a charge or ATM card, or for point-of- sale access. Payment 3% of balance. No international transaction fees.

17.90% APR[1] Purchase Rate
17.90% APR[1] Cash Advance Rate

[1]APR= Annual Percentage Rate. All rates are subject to change. All rates are variable, unless noted otherwise, and are tied to the Prime Rate. Rate changes the 1st day of the month after the Prime Rate index changes. You will receive written notification in advance of any increase. Rates are based on your credit history and current credit report. Loan term may be based on amount financed, age of collateral, and your credit score. All loans are subject to credit approval. Call Point West's Consumer Loan Center at 503.546.5000 or 888.468.5826 for the latest rates and terms.

[2]For lowest rate, loan payments must be made via automatic payment. Rate is 0.25% higher for non-auto pay loan payments.

[3]Automatic payments required for lowest rate.

1107 NE 9th Ave #108, Portland, OR 97232 | pointwestcu.com | main 503.546.5000 | toll-free 888.468.5826

Federally insured by NCUA.

PointWest CREDIT UNION

Certificates of Deposit

October 1, 2025 (rates subject to change)

Regular Share Certificate of Deposit				
Term	**Deposit**	**Dividend**	**APY***	**Additional deposit and rate bump?**
3 months	$500 - 200K	0.698%	0.70%	No
12 months	$500 - 200K	3.687%	3.75%	No
24 months	$500 - 200K	2.472%	2.50%	No
36 months	$500 - 200K	2.570%	2.60%	Yes (once per certificate term)
48 months	$500 - 200K	2.325%	2.35%	Yes (once per certificate term)
60 months	$500 - 200K	2.472%	2.50%	Yes (once per certificate term)

**APY = Annual Percentage Yield. Terms and conditions apply. Penalties for early withdrawal will be assessed. Contact Point West at 503.546.5000 for complete details. 36, 48 and 60 month certificates allow one (1) additional deposit and one (1) rate bump during the certificate term. Bumped rate will only apply to dividends accrued on currently deposited funds through the remainder of the maturity term.*

Save to Win Certificate of Deposit			
Term	**Min. Deposit**	**Dividend**	**APY***
12 months	$25	3.687%	3.75%

**APY = Annual Percentage Yield. Dividend Rate/APY may change at any time. Participating members may deposit unlimited funds in a Qualifying Certificate Account, with an unlimited number of deposits, provided that prize entries and eligibility are limited as set forth in the Official Account and Prize Entry Rules. Contact Point West at 503.546.5000 for complete details.*

PointWest CREDIT UNION

Home Mortgage & Home Equity Loan

October 1, 2025 (rates subject to change)

Home Equity Loans (Fixed)		
Loan to Value (LTV, with Autopay)	**Loan Period**	**APR[1] (as low as)**
70%	1 - 7 years	6.00%
70%	8 - 15 years	6.25%
80%	1 - 7 years	6.50%
80%	8 - 15 years	6.75%
90%	1 - 7 years	6.75%
90%	8 - 15 years	7.25%

Home Equity Line of Credit (Fixed)		
Loan to Value (LTV)	**Loan Terms**	**APR[1] (as low as)**
70%	2 year draw, 10 year repayment	6.00%
80%	2 year draw, 10 year repayment	6.50%
90%	2 year draw, 10 year repayment	7.25%

Home Equity Line of Credit (Variable)		
Loan to Value (LTV)	**Loan Terms**	**APR[2] (as low as)**
70%	7 year draw, 15 year repayment	5.75%
80%	7 year draw, 15 year repayment	6.25%
90%	7 year draw, 15 year repayment	7.00%

No Closing Costs

Point West pays all third party costs. Does not apply to investment property requests.

[1]APR = Annual Percentage Rate. All rates and programs are subject to change at any time. Rates are based on your credit history and current credit report. Loan term may be based on amount financed, age of collateral and your credit score. All loans are subject to credit approval. For lowest rate, payments must be made via automatic payment. Rate is 0.25% APR higher for non-auto pay loan payments. Contact Point West at 503.546.5000 or 888.468.5826 for the latest complete rates and terms

[2]APR = Annual Percentage Rate. All rates and programs are subject to change at any time. Rate changes the 1st day of the month after the Prime Rate index changes. Rates are based on your credit history and current credit report. Loan term may be based on amount financed, age of collateral and your credit score. All loans are subject to credit approval. For lowest rate, payments must be made via automatic payment. Rate is 0.25% APR higher for non-auto pay loan payments. Contact Point West at 503.546.5000 or 888.468.5826 for the latest complete rates and terms.