PointWest CREDIT UNION

Business Accounts & Services

November 1, 2026 (rates subject to change)

Business Flex Checking

Card Type	Balance	Dividend*	APY*
Visa Debit Card Holder	$0 – $5,000	1.489%	1.50%
Visa Credit Card Holder	$0 – $15,000	2.959%	3.00%

Business Savings Account ($5 minimum)

Balance	Dividend*	APY*
Greater than $0	0.03%	0.03%

Non-Profit Savings Account

Balance	Dividend*	APY*
$0-$100,000	1.243%	1.25%
$100,001	0.100%	0.10%

Money Market Account ($2,500 minimum)

Balance	Dividend*	APY*
$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	0.499%	0.50%

Point West Credit Union offers Online Banking integration through:

intuit quickbooks & Quicken

- Better Cash Flow Insights
- Automated Transaction Recording
- Seamless Accounting Sync

Flex Checking: *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.
Share Account (Savings) & Money Market: *APY = Annual Percentage Yield. Dividend Rate/APY may change at any time. 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 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 of $5.00 deposited in order to earn stated APY.
Non-Profit Savings: *APY = Annual Percentage Yield. Dividend Rate/APY may change at any time. No monthly account fee if enrolled in paperless eStatements; otherwise fee is $2/month. For active, qualifying 501(c)(3) non-profit organizations only. Subject to verification. For complete account terms, rates and fees, contact the credit union at 503.546.5000.

Celebrating Member Success

"I joined **Point West** around 1980 when I started at Multnomah County Animal Control. I was tired of big banks and wanted something easy. Through ups and downs, Point West has **been there for me**—helping me **refinance my home**, **make improvements**, **pay bills**, and **save**. Now I'm **retired and living comfortably**, thanks to Point West and **their guidance**."

Molly J.
Member since 1980



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

Business Loan and VISA Rates

November 1, 2026 (rates subject to change)

Business VISA Credit Card

Card Type	Purchase APR*	Cash Advance APR*	Annual Fee
Business VISA Credit Card	8.95%	8.95%	$0

Business Loans

Loan Type	Term	APR (Fixed)
Secured Business Purpose Loan	1 – 84 months	5.24% – 20.00%*
Business Debt Consolidation	1 – 60 months	10.24% – 25.49%**
Business Share Secured Loan	1 – 120 months	2.24%***

Business Line of Credit/Unsecured Business Loan

APR (Variable)*
9.25% – 24.75%

Give your business the tools to process payments quickly and securely with:

TMC
Total Merchant Concepts, Inc.

Staff Training | Flexible Payment Options | Straightforward Pricing | 24/7 Customer Service | Detailed Monthly Statements

Get Started with TMC!

Business Visa Credit Card: *APR = Annual Percentage Rate. All rates and programs are subject to change at any time. All loans are subject to credit approval. Contact Point West at 503.546.5000 or 888.468.5826 for the latest complete rates and terms.
Business Loans: *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. **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. Automatic payments are required for lowest rate. ***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. Loan not eligible for rate discounts.
Business Line of Credit / Unsecured Business Loan: *APR = Annual Percentage Rate. All rates and programs are subject to change at any time. 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. 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, member must have a Point West checking account, and member must enroll in direct deposit. Rate is 0.25% APR higher for non-auto pay loan payments and 0.50% APR higher for members not enrolled in direct deposit.

Real Stories. Real Impact.

"I came to Oregon in December 1998. My husband had already been a **Point West Credit Union** member, as it was then known as Multco Credit Union. Point West Credit Union has been amazing in helping me reach my goals. They've **financed my cars**, provided a **$35,000 line of credit** at a low rate for home improvements, and offered **Boost Loans** and grants when my business was hit hard during the pandemic. Thank you, Point West!"

Brenda H.
Member since 1999

