

Dream Products



Designed with the many financial needs of our members in mind, our Dream line of products offers lower interest rates on loans, higher interest on savings, and additional perks when combined with our Dream Checking account.



Dream Checking

- **Save** – There are no fees associated with our Dream Checking account.
- **Earn** – All checking accounts with a positive balance earn interest.
- **Perks** – Receive exclusive perks with other Dream products such as Dream Certificates and Dream Loans.
- **Convenient** – Access your account 24/7 from wherever you are with our Home and Mobile Banking.



Dream Certificate

- **Earn More** – If rates go up during your term, you can have a one-time bump on your rate
- **Start Small** – Dream Certificates require as little as \$20 deposit to open compared to regular Certificates which require an initial deposit of at least \$1,000.
- **Save Big** – Save on your terms while earning the same rates as traditional Certificates
- **Be Prepared** – Did an unexpected expense come up? No worries, you can make a one-time withdrawal of up to 25% of the current balance without penalty
- **Keep Adding** – With Dream Certificates, you can keep adding money throughout the entirety of the Certificate's term up to \$100,000.
- **Pair Up** – Pair our Dream Certificate with other products, such as a mortgage, to help pay for home upgrades and repairs



Dream Auto/RV Loan

- **Get Rewarded** – For on-time payments, lower your rate with our one-time rate reduction program:
 - For credit scores below 720, you can lower your interest rate by one full tier after 12 months of on-time payments. This can lower your existing rate by up to 5.00%.
 - Reduced rates will be based on the rates at time of purchase or current rates, whichever is lower.
 - Member must call at 12 months to lower the rate.
- **Rate Match** – Find a lower rate somewhere else? We'll match it on any like for like credit union product.

**Call (801) 260-7600 option 4,
or visit any of our branch locations.**

