

BEFORE THE DEPARTMENT OF FINANCIAL PROTECTION AND INNOVATION
OF THE STATE OF CALIFORNIA

In the Matter of:)	
)	
)	
DOW GREAT WESTERN)	
CREDIT UNION)	ORDER
)	(Fin. Code, § 580)
)	
)	
)	

Pursuant to Financial Code section 580, the Commissioner of Financial Protection and Innovation (“Commissioner”) ORDERS:

1. Dow Great Western Credit Union (“Respondent”) shall:
 - a. Within sixty (60) days of the date of this Order, remove the June 30, 2023 modified opinion rendered by Financial Standards Group, CPA LLC;
 - b. Within sixty (60) days of the date of this Order, submit to the Commissioner and the National Credit Union Administration (“NCUA”) the June 30, 2024 audited financial statements; and
 - c. Within sixty (60) days of the date of this Order, submit to the Commissioner and the NCUA the June 30, 2025 audited financial statements.
2. Within thirty (30) days of the date of this Order, Respondent shall submit to the Commissioner and the NCUA a detailed plan to address all unresolved items identified in the Document of Resolution in the Report of Examination issued December 12, 2025.
3. Within thirty (30) days of the date of this Order and within twenty (20) days after the end of each month thereafter, Respondent shall furnish a written progress report to the Commissioner and the NCUA detailing the actions taken to comply with this Order and the results of those actions. Respondent shall furnish the written progress reports until instructed otherwise in writing by the Commissioner and the NCUA.

This Order is effective immediately and supersedes and replaces the Letter of Understanding dated July 2, 2025. Violation of any provision of this Order may be deemed to be conducting

1 business in an unsafe manner, and may subject Respondent to further regulatory enforcement action.
2 The Commissioner reserves the right to amend, revoke or rescind this Order in whole or in part. All
3 reports and other documents required by this Order to be submitted to the Commissioner shall be
4 encrypted and sent by secure email or as an attachment to a secure email in an electronic format
5 compatible with the Department's electronic system to the following email address:
6 cuexam.responses@dfpi.ca.gov.

7
8 Dated: February 12, 2026

9 
10 PURVI PATEL
11 Deputy Commissioner, Office of Credit Unions
12 Department of Financial Protection and Innovation
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27
28