

Fall update

September 2023

District One Highway Credit Union

3011B N. Belt Highway

St. Joseph, MO 64506-1548

President ~ Robin R Gray (816) 387~2465 Email address ~ robin@district1hwycu.com

Loan Officer - Megan Cassity (816) 387-2423 Email address - megan@district1hwycu.com

Teller/Member Ser ~ Theresa Nester (816) 271~0412 Email address ~ theresa@district1hwycu.com

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Holiday Observance Fall/Winter 2023/2024

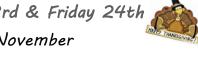
October 9 ~ Columbus Day November 10 - Veterans Day November 23 & 24-Thanksgiving December 25 ~ Christmas Day January 1 - New Year's Day





The Credit Union will be closed Thursday 23rd & Friday 24th In November

for the THANKSGIVING HOLIDAY



********* CHRISTMAS CLUB ACCOUNTS

It is easy, you can deposit money into a Christmas Club from payroll deduction, automatic deposits, cash, or you can send a check and mark it for your Christmas Club. We will send out your CHRISTMAS CLUB check the beginning of October so you can start your shopping without the worry of how you are going to pay for Christmas this year. OR if you have auto transfer set up, we can auto transfer your Christmas Club to your checking account. And it will be in your checking account the next day, READY for shopping!!

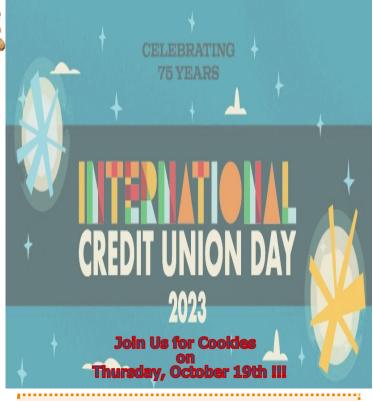
Call the credit union to get your Christmas club started today :) And make sure you have auto transfer set up!!

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Have You Signed Up For ON-LINE ACCESS?

Contact the credit union and get on-line access to your accounts. You will have access to your current statement as well as past statements. We will send you an email notice that your statement is ready and you won't have to wait for it to be delivered through snail mail or worry about it getting lost in the mail. You will also have access to all your accounts at the credit union. If you contact the credit union, we can also get you set up for ACH transfer to your checking account at your bank. We just need a VOIDED check and a signed authorization form.

Call for more details! (816) 387-2423



Dividend Rates & Loan Interest Rates

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Savings & Christmas Club (3rd Qtr - 2023) Traditional, Roth & Ed IRA's (4th Qtr - 2023)			0.60 1.26		
Certificate of Deposit - 6 Month Certificate of Deposit - 12 Month Certificate of Deposit - 18 Month Certificate of Deposit - 24 Month Certificate of Deposit - 36 Month	4.2 4.5 4.2	5 % 0 % 5 %	4.06 4.32 4.58 4.32 4.06	% / % /	APY APY APY
(Certificate of Deposit Rates are subject to change without notice)					
Share Backed Loan			3.00	% <i>F</i>	APR
5 Years & Newer Vehicles - up to 48 mos (No Min) 5 Years & Newer Vehicles - up to 60 mos (\$10K Min) 5 Years & Newer Vehicles - up to 72 mos (\$15K Min) 5 Years & Newer Vehicles - up to 84 mos (\$30K Min) 5 Years & Newer Boats/RV - up to 48 mos (No Min) 5 Years & Newer Boats/RV - up to 60 mos (\$10K Min) 5 Years & Newer Boats/RV - up to 72 mos (\$15K Min) 5 Years & Newer Boats/RV - up to 84 mos (\$30K Min) 6 Years & Older Vehicles - up to 36 mos (No Min) 6 Years & Older Vehicles - up to 48 mos (No Min) 6 Years & Older Vehicles - up to 48 mos (No Min) 6 Years & Older Vehicles - up to 72 mos (\$25K Min) 6 Years & Older Boats/RV - up to 36 mos (No Min) 6 Years & Older Boats/RV - up to 60 mos (\$10K Min) 6 Years & Older Boats/RV - up to 60 mos (\$10K Min) 6 Years & Older Boats/RV - up to 60 mos (\$25K Min) Household Goods Other Collateral	n) n) n) n)	1 1	5.75 6.25 6.75 7.75 6.75 7.75 8.75 9.00 9.50 9.00 9.50 9.00 9.50 9.50 9.5	%	APR APR APR APR APR APR APR APR APR APR
Flexiloan		1	5.00	% A	APR
Signature		1	5.00	% <i>P</i>	APR

Home Equity-Variable Rate (may adjust twice per year) Currently 6.00 % APR

VISA - Variable Rate offered by Services Credit Union

Get your name in the drawing!!

District One Highway Credit Union is having a membership drive and we need your help!!!

If you refer an eligible family member to the credit union and they open an account, we will put YOUR name and YOUR FAMILY MEMBERS' NAME in a drawing and the winner will be drawn on December 28 just in time for the New Year!!!

Who is an "eligible family member" - I'm glad you asked.

They are your

spouse, CHILD, sibling, parent, grandparent, grandchild, aunt, uncle, niece, nephew, first cousin, legal guardian and includes Step, in-law, and legally adoptive relationships.

What are you waiting for, bring them in and get your name in the drawing!!!

Don't miss out on a chance to win \$200, bring your family member(s) in so they can be a member of the Credit Union!!!