



Spring Time Update

March 2017

District One Highway Credit Union

3011B N. Belt Hwy

St. Joseph, MO 64506-1548

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Loan Officer - Megan Cassidy (816) 387-2423
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Teller/Member Ser - Theresa Nester (816) 271-0412
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We Can Pull Your Loan Payment
from Your Checking Account
Automatically Each Month!!



The credit union can set up an automatic withdraw from your checking account for your loan payment(s) at the credit union. We just need you to complete a form and submit a VOIDED check and we can get it going for you. We are also set up to receive automatic transfers from your checking account into your savings account at the credit union. We can initiate those transfers at the credit union or you can initiate them at your financial institution.



Another thing we are really excited about. If you would like the credit union to send money FROM your savings account at the credit union directly TO your checking account — we can do it automatically through the ACH System!! (We have a form you must complete and we will need a VOIDED check from the account we are depositing your money into) This is a one time form, as you will mark "on demand" which allows the credit union to send money upon your request. Call us for details !!



You are Invited



To Our



63rd Annual Meeting

* * * Friday, June 2, 2017 * * *

We have a new location for the annual meeting. We are having our Annual Meeting this year at Wyatt Park Baptist Church. The location is 2902 N Leonard Road in St Joseph, MO. We look forward to seeing you there!!! It has been a bit of a challenge to find a location that the cost isn't over the top. If you have any suggestions for next year, let me know and I'll look into them.



We look forward to seeing you for our
63rd Annual Meeting!



Holiday Observance 2nd Quarter 2017

Memorial Day - May 29
Independence Day - July 4



We Want to Save You Some Money

We will beat the interest rate on a vehicle you are buying or on a vehicle you have financed at another financial institution by a quarter of a percent, down to as low as 1.99%. The Credit Union does not charge an application fee, so stop by or give us a call for more details. We'd love to save you some money.

This offer does not apply to existing District One Highway Credit Union loans and all loans are subject to approval.

Dividend Rates & Loan Interest Rates

Savings & Christmas Club	0.40 %
(1st quarter)	0.40 % APY
Traditional, Roth & educational IRA's	1.00 %
(2nd Quarter)	1.00 % APY
Share Backed	2.49 % APR
New Vehicle **	2.99 % APR
Used Vehicles - 2 yrs & less	2.99 % APR
Used Vehicles - 3-5 yrs	3.99 % APR
Used Vehicles - Over 5 yrs	4.99 % APR
Household Goods	8.00 % APR
Other Collateral	8.00 % APR
Flexloan	11.00 % APR
Signature	11.00 % APR
MasterCard	9.90 % APR
Home Equity	Variable - Currently 3.50 % APR

** Current year untitled models, maximum term 72 months.
Current year & previous year models, maximum term 60 months
@ stated rate, longer term - slightly higher rate.

F Y I - HOME EQUITY RATES ON THE RISE

The Credit Union's home equity rate is tied directly to the "Prime Rate" as published in the Wall Street Journal on the 1st of June and the 1st of December. The rate increased from 3.50% to 3.75% on December 15, 2016 and then from 3.75% to 4.00% on March 16, 2017. So the Home Equity Rate will increase to 4.00% if there isn't another increase at the May 3, 2017 meeting of the FOMC.

Did you see what we have in the lobby???

Yes Sir - It's a **MOTORCYCLE !!!**

Compliments of St Joseph
Harley Davidson

We are running a special
April & May
2.75% on all motorcycles—all terms.

Come see us for details!!!



*** 63rd ***

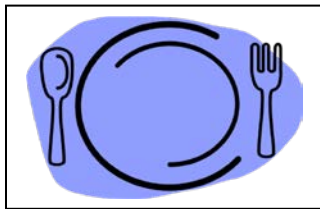
Annual Meeting of the
DISTRICT ONE HIGHWAY CREDIT UNION
For Members & Their Families !!!

When: Friday, June 2, 2017

Where: Wyatt Park Baptist Church
2902 N Leonard Rd
St. Joseph, MO 64506

Cost: Reservations - \$3.00 per person *or* 2 for \$5.00
(Will be refunded at the door)

Door Prizes & Catered Meal from Bill's BBQ from Hamilton, MO



Doors Open @ 5:30 PM

Election of Officers followed by DINNER @ 6:00 PM

Short Business Meeting @ 6:30 PM

<< Please tear along dotted line and return bottom part to the Credit Union no later than May 26, 2017 >>

Reservation Slip

Annual Credit Union Meeting – Friday, June 2, 2017

I (we) will be there !!! A deposit of \$_____ is enclosed.

*Please make reservations for a party of _____ adults, and _____ children
under the age of 18.*

Name: _____ **Phone #** _____

** Please return to Megan, Theresa or Robin at the Credit Union no later than **May 26, 2017** **

POSITIONS TO BE FILLED - 2017

BOARD OF DIRECTORS

(Currently Serving: J. Michael Clark, Wes Benitz, Andrew J. Smith*, Paul Heintz, & Joyce Reynolds) *Term expired*

The Board approves applications for membership, determines interest rates on loans, declares dividend rates on savings, reviews and writes policies, and oversees the general affairs of the Credit Union.

Candidates (3 Year Term)

Andrew (Jack) Smith – He has been with MoDOT for 33 years and is a Senior Highway Designer. He has completed his second three year term on the Board of Directors. He served two terms on the Credit Committee and two terms on the Supervisory Committee. He also served on Concessions Committee for a couple of years, holding the position of treasurer for one of those years.

Wes Benitz – He retired from MSHP with 32 ½ years of service. Wes was a Lieutenant with Troop H when he retired. He began his credit union service on the Supervisory Committee and has completed a three year term on the Board of Directors. He has served in various capacities at his church; Personnel Committee, Finance & Budget Committee, and is currently serving on the Church Council.

CREDIT COMMITTEE

(Currently Serving: Michael Mooney, Charles McCrary, & James Bosley) *Term Expired*

Reviews loan applications and credit reports, figures debt ratios, and approves flex loans, home equity loans, and credit cards made by the Credit Union to its members, as well as review all loans to Credit Union employees, their families, and all volunteers.

Candidates (3 Year Term)

Michael Mooney – He has been employed with MoDOT for 19 years. Mike is a currently a Senior Highway Designer. Mike is currently serving as Credit Committee Chairman and has completed his third term with the Credit Committee.

SUPERVISORY COMMITTEE

(Currently Serving: Koelle Barbour, Brian Rosenthal & Betsy H. Reichman) *Term Expired.*

Represents the memberships' interest and has the responsibility of auditing randomly selected loans to members to verify the interest rate charged and collateral identification numbers in comparison to security on loan contract, bank reconciliation, general review and evaluation of the performance of the elected officials, and making recommendations for improvement.

Candidates (3 Year Term)

Koelle Barbour – Koelle retired from MoDOT with 35 years of service. He held various positions in construction, traffic, maintenance, and general services. He was the Traffic Operations Engineer when he retired. He is currently the Supervisory Committee Chairman and has served the committee for four terms.

Margaret "Maggie" Elder – Maggie retired from the St Joseph School District, she was a secretary in the Superintendent's Office retiring in 1983. She is a member of numerous organizations in St Joseph, a few of them include; National Assoc. of Retired Office Professionals, Missouri Retired Teachers Foundation, United Democratic Club, Women's Federated Democratic Club, St Joseph Museum and Pony Express Museum. She has held various leadership offices within the organizations.