



# Winter Update

December 2017

District One Highway Credit Union

3011B N. Belt Highway

St. Joseph, MO 64506-1548

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## How Do I Get a Good Credit Score?

To build a good credit score; make all your loan payments on time, keep the amount of debt you owe below 30% and ideally below 10% of your total credit limit(s), maintain credit accounts for the long term, have a mix of accounts (installment, revolving, and mortgage), and manage how often you open new credit lines. All of these things will help build a good credit score.

Most credit scoring models are based on the same five categories:

1. Payment History - 35%
2. Credit Utilization - 30%
3. Length of Credit History - 15%
4. Mix of Accounts - 10%
5. New Credit Inquiries - 10%

If you discover something incorrect on your credit report you can dispute the incorrect information online with the credit bureau that is reporting it. The three major credit bureaus are;

<b>Trans Union</b>	<b>Equifax</b>	<b>Experian</b>
PO Box 1000	PO Box 740241	PO Box 2104
Chester PA 19022	Atlanta GA 30374	Allen TX 75013

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## Dividend Rates & Loan Interest Rates

<b>We</b>	<b>Savings &amp; Christmas Club</b>	0.60 %
<b>Hope</b>	<b>(4th quarter - 2017)</b>	0.60 % APY
<b>You</b>	<b>Traditional, Roth &amp; educational IRA's</b>	1.25%
<b>Had</b>	<b>(1st Quarter - 2018)</b>	1.26 % APY
<b>A</b>	<b>Share Backed</b>	2.49 % APR
<b>Merry</b>	<b>New Vehicle **</b>	2.99 % APR
<b>Christmas</b>	<b>Used Vehicle - 1 &amp; 2 yrs</b>	2.99 % APR
<b>And</b>	<b>Used Vehicles - 3-5 yrs</b>	3.99 % APR
<b>Happy</b>	<b>Used Vehicles - Over 5 yrs</b>	4.99 % APR
<b>New</b>	<b>Household Goods</b>	8.00 % APR
<b>Year</b>	<b>Other Collateral</b>	8.00 % APR
	<b>Flexiloan</b>	11.00 % APR
	<b>Signature</b>	11.00 % APR
	<b>VISA</b>	9.90 % APR
	<b>Home Equity</b>	Variable Rate - As of 01/01/2018 4.25 % 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.

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## Other Services Offered by the Credit Union

- E-Statements
- ACH Transfers (including same day)
- Direct Deposit
- Auto Transfers for Loan Payments
- Payroll Deduction
- Notary Public Service
- Christmas Club Savings Accounts

## Privacy Policy

District One Highway Credit Union's privacy policy is available for review on our website. You may also request a hard copy by calling (816) 387-2423. These important guidelines determine how we handle your personal financial information and help ensure a high standard of confidentiality.

## Holiday Observances 2018 (1st Quarter)

- January 1 - New Year's Day
- January 15 - Martin Luther King, Jr. Day
- February 19 - Washington's Birthday

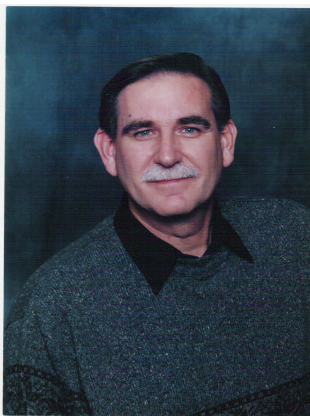


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## The Credit Union Remembers

Paul Heintz

As many of you know, the credit union lost a long time volunteer. Paul Heintz, who was currently serving as the Chairman of the Board of Directors, passed away in October. Paul was very special to the credit union and will truly be missed by all of us. He volunteered on the board or a committee since 1994, twenty-three years is a long time. Personally, I will miss the knowledge he brought to the table during board meetings, as well as the silly stories about something he'd done or something he was thinking about doing. He always had a smile on his face and a bigger than life personality that will be missed. The credit union wanted to pay tribute to Paul for all he did over the years for credit union.



Thank you for a job well done . . .

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## Now is a Great Time to Start a Christmas Club

Did this Christmas season find you searching for "extra" money to pay for those gifts. Your Credit Union can help. We have a Christmas Club account available. This is just a savings account. You can make deposits from a checking account, cash, payroll deduction deposits or just put the "extra" money you have throughout the year. Whatever works for your situation. Then, the first week of October the Credit Union mails out the Christmas Club checks just in time to start that holiday shopping. If you have questions or if you'd like to start a Christmas Club account, just give us a call. We'd be glad to get one set up for Christmas of 2018. So you can avoid the dilemma of paying for Christmas next year.



Your immediate family can join

**YOUR credit union ! !**

Who is “immediate family”

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.

**2018 Holiday Schedule for District One Highway Credit Union**

- |   |                                     |
|---|-------------------------------------|
| • Monday, January 1, 2018                   | New Year's Day                      |
| • Monday, January 15, 2018                  | Birthday of Martin Luther King, Jr. |
| • Monday, February 19, 2018                 | President's Birthday                |
| • Monday, May 28, 2018                      | Memorial Day                        |
| • Wednesday, July 4, 2018                   | Independence Day                    |
| • Monday, September 3, 2018                 | Labor Day                           |
| • Monday, October 8, 2018                   | Columbus Day                        |
| • Monday, November 12, 2018                 | Veterans Day                        |
| • Thursday & Friday, November 22 & 23, 2018 | Thanksgiving Day                    |
| • Tuesday, December 25, 2018                | Christmas Day                       |

The District  
One  
Highway  
Credit Union  
will be closed  
for business on  
these days  
during 2018.