



# Fall Update

September 2019

District One Highway Credit Union

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## Holiday Observance Fall/Winter 2019

- October 14 - Columbus Day
- November 11 - Veterans Day
- November 28 & 29 - Thanksgiving
- December 25 - Christmas Day
- January 1 - New Year's Day



## International Credit Union Day

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**October 17th**  
**Local Service.**  
**Global Reach.**

Join us for **COOKIES!!!**

The Credit Union will be closed

Thursday 28th & Friday 29th

In November

for the **THANKSGIVING HOLIDAY**



## Check Out Our NEW WEBSITE

Our website has been under construction . . . The new website is up and going!!! We have internet member access available, you can log into your account from the website and view your account!! You can do transactions 24/7, complete a loan application and submit it online, make deposits and withdrawals via ACH, and more!!!

If you are interested in internet member access, you will need to contact the credit union to get your online access setup.

If you do not want access to your account online, no action is necessary. You can continue to use the new website as you always have :)

Go take a look and give us a call - [district1hwycu.org](http://district1hwycu.org)  
816-387-2423 (our website address)

### Dividend Rates & Loan Interest Rates

Savings & Christmas Club	0.60 %
(3rd quarter - 2019)	0.60 % APY
Traditional, Roth & educational IRA's	1.25%
(4th Quarter - 2019)	1.26 % APY
Share Backed	2.49 % APR
5 Years & Newer <b>Vehicles</b> - up to 48 mos (No Min)	3.25 % APR
5 Years & Newer <b>Vehicles</b> - up to 60 mos (\$10K Min)	3.75 % APR
5 Years & Newer <b>Vehicles</b> - up to 72 mos (\$15K Min)	4.25 % APR
5 Years & Newer <b>Vehicles</b> - up to 84 mos (\$30K Min)	5.25 % APR
5 Years & Newer <b>Boats/ RV</b> - up to 48 mos (No Min)	4.25 % APR
5 Years & Newer <b>Boats/ RV</b> - up to 60 mos (\$10K Min)	4.75 % APR
5 Years & Newer <b>Boats/ RV</b> - up to 72 mos (\$15K Min)	5.25 % APR
5 Years & Newer <b>Boats/ RV</b> - up to 84 mos (\$30K Min)	6.25 % APR
6 Years & Older <b>Vehicles</b> - up to 36 mos (No Min)	5.00 % APR
6 Years & Older <b>Vehicles</b> - up to 48 mos (No Min)	5.50 % APR
6 Years & Older <b>Vehicles</b> - up to 60 mos (\$10K Min)	6.00 % APR
6 Years & Older <b>Vehicles</b> - up to 72 mos (\$25K Min)	6.50 % APR
6 Years & Older <b>Boats/RV</b> - up to 36 mos (No Min)	6.00 % APR
6 Years & Older <b>Boats/RV</b> - up to 48 mos (No Min)	6.50 % APR
6 Years & Older <b>Boats/RV</b> - up to 60 mos (\$10K Min)	7.00 % APR
6 Years & Older <b>Boats/RV</b> - up to 72 mos (\$25K Min)	7.50 % APR
Household Goods	10.00 % APR
Other Collateral	10.00 % APR
Flexiloan	11.00 % APR
Signature	11.00 % APR
VISA	9.90 % APR
Home Equity - Variable Rate (may adjust twice per year) Currently	5.25 % APR

### Christmas Club Accounts

The holidays will be here before you know it. The Christmas Club is a great way to save during the year, so you can get an early start on SHOPPING!!

**Christmas Club checks will be mailed in October.**

**Happy Christmas shopping !!**

**We will match a**



**Rate down to 2.99%**

(Call the credit union for details)

GO PAPERLESS WITH E-STATEMENTS !!! GO PAPERLESS WITH E-STATEMENTS !!! GO PAPERLESS

Our Website has been  
under construction.

It is completed as promised  
and we have  
Internet Member Access!!

\*\*You will need to contact  
the credit union to get your  
online access set up\*\*

Go take a look at our website and  
give us a call to get started :)

([district1hwycu.org](http://district1hwycu.org))