



Fall Update

September 2020

District One Highway Credit Union

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3011B N. Belt Highway

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Teller/Member Ser - Theresa Nester (816) 271-0412
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Holiday Observance Fall/Winter 2019

October 12 - Columbus Day
November 11 - Veterans Day
November 26 & 27 - Thanksgiving
December 25 - Christmas Day
January 1 - New Year's Day



LOAN SPECIAL IS BEING EXTENDED THRU OCTOBER 2020

(CREDIT SCORE OF 651 OR ABOVE)	(CREDIT SCORE OF 651 OR ABOVE)
5 YEARS & NEWER (2016-2020)	6 YEARS & OLDER (2015-OLDER)
Up to 60 Months—2.99% (Any Amount)	Up to 60 Months—2.99% (Any Amount)
Up to 72 Months—3.49% (Over \$15,000)	Up to 72 Months—3.49% (Over \$25,000)
Up to 84 Months—3.99% (Over \$30,000)	Up to 84 Months—3.99% (Over \$30,000)
(CREDIT SCORE OF 650 OR BELOW)	(CREDIT SCORE OF 650 OR BELOW)
5 YEARS & NEWER (2016-2020)	6 YEARS & OLDER (2015-OLDER)
Up to 60 Months—3.99% (Any Amount)	Up to 60 Months—3.99% (Any Amount)
Up to 72 Months—4.49% (Over \$15,000)	Up to 72 Months—4.49% (Over \$25,000)
Up to 84 Months—4.99% (Over \$30,000)	Up to 84 Months—4.99% (Over \$30,000)



The Credit Union will be closed
Thursday 26th & Friday 27th



In November

for the **THANKSGIVING HOLIDAY**



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Christmas Club Accounts

Christmas Club checks will be mailed in October.

If you have the auto transfer set up - we can auto transfer your Christmas club to your checking account.

Call the credit union for details about auto transfer.



COVID-19 Credit Union Update



Our lobby remains closed in an effort to protect our members and employees. We are continuing to serve our members through the drive-thru. As much as we were hoping to get things back to "normal", the increase in COVID-19 numbers in St. Joseph has prompted the city to require masks in all public places, so the credit union lobby will remain closed until further notice. We are sorry for any inconvenience this may cause, but until this virus is under control, we feel this is the safest plan for all.

If you have any questions or concerns, please give us a call at 816-387-2423.



Dividend Rates & Loan Interest Rates		
Savings & Christmas Club (3rd Qtr - 2020)	0.40 %	0.40 % APY
Traditional, Roth & Ed IRA's (4th Qtr - 2020)	0.95 %	0.95 % APY
Certificate of Deposit - 6 Month	0.40 %	0.40 % APY
Certificate of Deposit - 12 Month	0.40 %	0.40 % APY
Certificate of Deposit - 18 Month	0.40 %	0.40 % APY
Certificate of Deposit - 24 Month	0.45 %	0.45 % APY
Certificate of Deposit - 36 Month	0.50 %	0.50 % APY
(Certificate of Deposit Rates are subject to change without notice)		
Share Backed Loan	2.00 %	APR
5 Years & Newer Vehicles - up to 48 mos (No Min)	3.25 %	APR
5 Years & Newer Vehicles - up to 60 mos (\$10K Min)	3.75 %	APR
5 Years & Newer Vehicles - up to 72 mos (\$15K Min)	4.25 %	APR
5 Years & Newer Vehicles - up to 84 mos (\$30K Min)	5.25 %	APR
5 Years & Newer Boats/RV - up to 48 mos (No Min)	4.25 %	APR
5 Years & Newer Boats/RV - up to 60 mos (\$10K Min)	4.75 %	APR
5 Years & Newer Boats/RV - up to 72 mos (\$15K Min)	5.25 %	APR
5 Years & Newer Boats/RV - up to 84 mos (\$30K Min)	6.25 %	APR
6 Years & Older Vehicles - up to 36 mos (No Min)	5.00 %	APR
6 Years & Older Vehicles - up to 48 mos (No Min)	5.50 %	APR
6 Years & Older Vehicles - up to 60 mos (\$10K Min)	6.00 %	APR
6 Years & Older Vehicles - up to 72 mos (\$25K Min)	6.50 %	APR
6 Years & Older Boats/RV - up to 36 mos (No Min)	6.00 %	APR
6 Years & Older Boats/RV - up to 48 mos (No Min)	6.50 %	APR
6 Years & Older Boats/RV - up to 60 mos (\$10K Min)	7.00 %	APR
6 Years & Older Boats/RV - 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	3.25 %	APR

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