



# FALL Update

September 2021

District One Highway Credit Union

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Teller/Member Ser - Theresa Nester (816) 271-0412  
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## Holiday Observance Fall/Winter 2021

October 11 - Columbus Day  
November 11 - Veterans Day  
November 25 & 26 - Thanksgiving  
December 24 - Christmas Day (Observed)



*The Credit Union will be closed*

*Thursday 25th & Friday 26th*

*In November*

*for the THANKSGIVING HOLIDAY*



Are You Tired of Coming up Short for Christmas? Start a

## CHRISTMAS CLUB

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!!**



### CREDIT CARD INFORMATION

Did you know you can access your VISA credit card information online? Go to [www.ezcardinfo.com](http://www.ezcardinfo.com) and register for online access to your account, you can view your account and make payments to your VISA credit card. You can reach the VISA, 24 hour customer service number at 1-800-322-8472.

## LOAN SPECIAL IS BEING EXTENDED THRU OCTOBER 2021

### 5 YEARS & NEWER VEHICLES

Up to 60 Months—2.49% (Any Amount)  
Up to 72 Months—2.49% (Over \$15,000)  
Up to 84 Months—2.49% (Over \$30,000)

### 6 YEARS & OLDER VEHICLES

Up to 60 Months—3.49% (Any Amount)  
Up to 72 Months—3.49% (Over \$25,000)

### 5 YEARS & NEWER BOATS / RV / MOWERS

Up to 60 Months—3.49% (Any Amount)  
Up to 72 Months—3.49% (Over \$15,000)  
Up to 84 Months—3.49% (Over \$30,000)

### 6 YEARS & OLDER BOATS / RV / MOWERS

Up to 60 Months—4.49% (Any Amount)  
Up to 72 Months—4.49% (Over \$25,000)

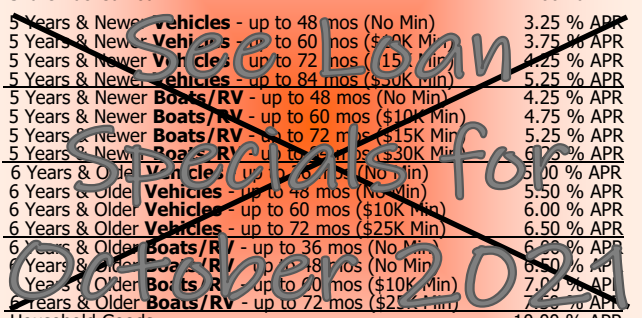


### Dividend Rates & Loan Interest Rates

Savings & Christmas Club (3rd Qtr - 2021)	0.40 %	0.40 % APY
Traditional, Roth & Ed IRA's (4th Qtr - 2021)	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 <del>Vehicles</del> - up to 48 mos (No Min)	3.25 % APR
5 Years & Newer <del>Vehicles</del> - up to 60 mos (\$10K Min)	3.75 % APR
5 Years & Newer <del>Vehicles</del> - up to 72 mos (\$15K Min)	4.25 % APR
5 Years & Newer <del>Vehicles</del> - up to 84 mos (\$20K Min)	5.25 % APR
5 Years & Newer <del>Boats/RV</del> - up to 48 mos (No Min)	4.25 % APR
5 Years & Newer <del>Boats/RV</del> - up to 60 mos (\$10K Min)	4.75 % APR
5 Years & Newer <del>Boats/RV</del> - up to 72 mos (\$15K Min)	5.25 % APR
5 Years & Newer <del>Boats/RV</del> - up to 84 mos (\$20K Min)	6.25 % APR
6 Years & Older <del>Vehicles</del> - up to 48 mos (No Min)	5.00 % APR
6 Years & Older <del>Vehicles</del> - up to 60 mos (\$10K Min)	5.50 % APR
6 Years & Older <del>Vehicles</del> - up to 72 mos (\$15K Min)	6.00 % APR
6 Years & Older <del>Vehicles</del> - up to 84 mos (\$20K Min)	6.50 % APR
6 Years & Older <del>Boats/RV</del> - up to 36 mos (No Min)	6.25 % APR
6 Years & Older <del>Boats/RV</del> - up to 48 mos (No Min)	6.50 % APR
6 Years & Older <del>Boats/RV</del> - up to 60 mos (\$10K Min)	7.00 % APR
6 Years & Older <del>Boats/RV</del> - up to 72 mos (\$15K Min)	7.50 % APR
Household Goods	10.00 % APR
Other Collateral	10.00 % APR
Flexiload	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 !!!

District One Highway Credit Union  
Held their 67th Annual Meeting

The meeting was held at Ashland United Methodist Church  
On August 27, 2021

The credit union would like to thank Wesley Benitz for his service on the Board of Directors. He and his wife have been retired for several years and will be enjoying sunny Florida!!

The credit union would also like to thank Douglas (DJ) Hedrick for his service on the Credit Committee. We know he will enjoy retirement and spending time with his family.

The Credit Union's Volunteers for 2021-2022

Board of Directors

Chairman - Shawn Skoglund  
Vice-Chairman - J Michael Clark  
Secretary - Andrew J Smith  
Treasurer - James Bosley  
Pub/Security - Joyce Reynolds

Credit Committee

Chairman - Michael Mooney  
CC Member - Kristin Buczek  
CC Member - Nancy Lock

Supervisory Committee

Chairman - Koelle Barbour  
SC Member - Betsy Reichman  
SC Member - Brian Rosenthal

Thank you all for volunteering your time to service  
District One Highway Credit Committee.  
We appreciate all you do!!!