



Fall Update

September 2022

District One Highway Credit Union

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3011B N. Belt Highway

Loan Officer - Megan Cassidy (816) 387-2423
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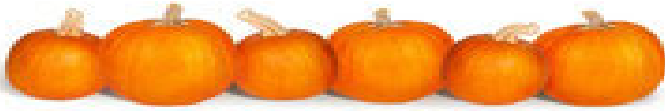
St. Joseph, MO 64506-1548

Teller/Member Ser - Theresa Nester (816) 271-0412
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Credit Union Email - info@district1hwycu.com >>>> Credit Union Website - district1hwycu.org

Holiday Observance Fall/Winter 2022/2023

- October 10 - Columbus Day
- November 11 - Veterans Day
- November 24 & 25 - Thanksgiving
- December 26 - Christmas Day (Observed)
- January 2 - New Year's Day (Observed)

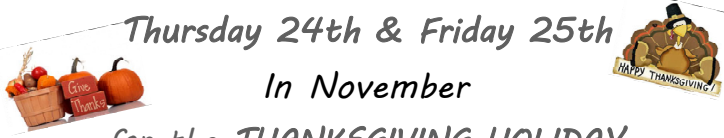


The Credit Union will be closed

Thursday 24th & Friday 25th

In November

for the THANKSGIVING HOLIDAY



INTERNATIONAL CREDIT UNION DAY* 2022

Thursday, October 20th

EMPOWER

YOUR FINANCIAL FUTURE WITH A CREDIT UNION™

Help us celebrate. Come have a cookie!

SUPPORTED BY

CUNA Credit Union National Association
AMERICA'S CREDIT UNIONS™
World Council
zogo

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

Are You Tired of Coming up Short for Christmas?

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!!

We are excited to be partnering with **SERVICES CREDIT UNION** for your new and improved **CUMONEY™ Platinum Credit Card**.

If you have a credit card through District One Highway Credit Union, you should have received a letter mid-June explaining this partnership with **SERVICES CREDIT UNION**. They have taken ownership of your account and existing cardholder agreement. You should have received your new **CUMONEY™ Platinum Credit Card** from Services Credit Union last month. This card is replacing your District One Highway Credit Union card. We know you are going to enjoy this new rewards credit card where you will earn points that can be redeemed for exciting merchandise, travel awards, and cashback!!! Please call **888-415-6154** if you have any questions about this new VISA program.

Dividend Rates & Loan Interest Rates

Savings & Christmas Club (3rd Qtr - 2022)	0.60 %	0.60 % APY
Traditional, Roth & Ed IRA's (4th Qtr - 2022)	1.25 %	1.26 % APY
Certificate of Deposit - 6 Month	1.65 %	1.66 % APY
Certificate of Deposit - 12 Month	1.70 %	1.71 % APY
Certificate of Deposit - 18 Month	1.75 %	1.76 % APY
Certificate of Deposit - 24 Month	1.80 %	1.81 % APY
Certificate of Deposit - 36 Month	1.85 %	1.86 % 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	
Home Equity-Variable Rate (may adjust twice per year)	Currently 4.00 % APR	
VISA - Variable Rate offered by Services Credit Union	Currently	

Get your name in the drawing!!

District One Highway Credit Union is having a membership drive and we need your help!!!

If you refer an eligible family member to the credit union and they open an account, we will put **YOUR** name and **YOUR FAMILY MEMBERS' NAME** in a drawing and the winner will be drawn on December 15 just in time for Christmas!!!

Who is an “eligible family member” - I’m glad you asked.

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.

What are you waiting for, bring them in and get your name in the drawing!!!

We are throwing around several items ideas for you to choose from . . .

Apple AirPods Pro

Ninja—Foodi

Smart TV

\$200 Gift Card

Don't miss out on a chance to win one of these great prizes, bring your family member(s) in so they can be a member!!!