Fall Update

September 2025

District One Highway Credit Union

3011B N. Belt Highway

St. Joseph, MO 64506-1548

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Holiday Observance Fall/Winter 2025/2026

October 13 - Columbus Day
November 11 - Veterans Day
November 27 & 28-Thanksgiving
December 25 - Christmas Day
January 1 - New Year's Day

NOTICE - $5.00 Fee for Inactive Accounts * NOTICE - $5.00 Fee for BAD ADDRESS

District One Highway Credit Union is charging a $5.00 fee on accounts with a balance of $100 or less that have had NO MEMBER-INITIATED ACTIVITY IN A YEAR. This inactive account fee will be assessed every quarter the account remains inactive.

District One Highway Credit Union is charging a $5.00 fee each time a statement is returned due to a BAD ADDRESS.

Please call the office with any questions you may have about your account
(EFFECTIVE DATE - 01/31/2025)

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

The Credit Union will be closed
Thursday 27th & Friday 28th
In November
for the THANKSGIVING HOLIDAY

CHRISTMAS CLUB ACCOUNTS

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!!

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Have You Signed Up For ON-LINE ACCESS?

Contact the credit union and get on-line access to your accounts. You will have access to your current statement as well as past statements. We will send you an email notice that your statement is ready and you won't have to wait for it to be delivered through snail mail or worry about it getting lost in the mail. You will also have access to all your accounts at the credit union. If you contact the credit union, we can also get you set up for ACH transfer to your checking account at your bank. We just need a VOIDED check and a signed authorization form.

Call for more details!! (816) 387-2423

1. Pay Your Bill on Time - Can not stress how important!! (accounts for about 35% of your credit score)
2. Use credit cards responsibly & keep balances low. (Aim for balances below 30% of your limit)
3. Pay down revolving debt. (credit cards)
4. Keep older accounts open. (credit history is good)
5. Limit new credit applications.
6. Review your credit report - **annualcreditreport.com** (You can request a free copy of your credit report every 12 months from each credit reporting company)

• TransUnion • Equifax • Experian •

Dividend Rates & Loan Interest Rates

Savings & Christmas Club (3rd Qtr - 2025)	0.60 %	0.60 % APY
Traditional, Roth & Ed IRA's (4th Qtr - 2025)	1.25 %	1.26 % APY
Certificate of Deposit - 6 Month	3.50 %	3.55 % APY
Certificate of Deposit - 12 Month	3.75 %	3.80 % APY
Certificate of Deposit - 18 Month	3.50 %	3.55 % APY
Certificate of Deposit - 24 Month	3.00 %	3.03 % APY
Certificate of Deposit - 36 Month	3.00 %	3.03 % APY

(Certificate of Deposit Rates are subject to change without notice)

Share Backed Loan	3.00 % APR
5 Years & Newer **Vehicles** - up to 48 mos (No Min)	5.75 % APR
5 Years & Newer **Vehicles** - up to 60 mos ($10K Min)	6.25 % APR
5 Years & Newer **Vehicles** - up to 72 mos ($15K Min)	6.75 % APR
5 Years & Newer **Vehicles** - up to 84 mos ($30K Min)	7.75 % APR
5 Years & Newer **Boats/RV** - up to 48 mos (No Min)	6.75 % APR
5 Years & Newer **Boats/RV** - up to 60 mos ($10K Min)	7.25 % APR
5 Years & Newer **Boats/RV** - up to 72 mos ($15K Min)	7.75 % APR
5 Years & Newer **Boats/RV** - up to 84 mos ($30K Min)	8.75 % APR
6 Years & Older **Vehicles** - up to 36 mos (No Min)	7.50 % APR
6 Years & Older **Vehicles** - up to 48 mos (No Min)	8.00 % APR
6 Years & Older **Vehicles** - up to 60 mos ($10K Min)	8.50 % APR
6 Years & Older **Vehicles** - up to 72 mos ($25K Min)	9.00 % APR
6 Years & Older **Boats/RV** - up to 36 mos (No Min)	8.50 % APR
6 Years & Older **Boats/RV** - up to 48 mos (No Min)	9.00 % APR
6 Years & Older **Boats/RV** - up to 60 mos ($10K Min)	9.50 % APR
6 Years & Older **Boats/RV** - up to 72 mos ($25K Min)	10.00 % APR
Household Goods	13.00 % APR
Other Collateral	13.00 % APR
Flexiloan	15.00 % APR
Signature	15.00 % APR
Home Equity-Variable Rate (may adjust twice per year) Currently	7.50 % APR

VISA - Variable Rate offered by **Services Credit Union**