

Fall Update

September 2026

District One Highway Credit Union

3011B N. Belt Highway

St. Joseph, MO 64506-1548

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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
(This has been EFFECTIVE since - 01/31/2025)

Holiday Observance

Fall/Winter 2026/2027

October 12 - Columbus Day
November 11 - Veterans Day
November 26 & 27-Thanksgiving
December 24 - Christmas Day (observed)
January 1 - New Year's Day

The Credit Union will be closed
Thursday 26th & Friday 27th
In November
for the THANKSGIVING HOLIDAY

Ways To PROTECT Your IDENTITY

1. Do not give out personal information over the internet, on the phone, or through the mail unless you were the one to initiate contact or you are certain about the identity of the person or company.
2. Keep information safe online. If you shop online frequently, consider having a separate account for your online purchases. Make sure you have virus protection and update it regularly.
3. Shred document that you no longer need. Including credit card apps, insurance forms, and billing statements.
4. Place passwords on all accounts, choose a password that mixes random numbers with letters. DO NOT use personal information.
5. Don't leave mail in your mailbox, pick it up daily.

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

Dividend Rates & Loan Interest Rates

Savings & Christmas Club (3rd Qtr - 2026)	0.60 %	0.60 % APY
Traditional, Roth & Ed IRA's (4th Qtr - 2026)	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 6.75 % APR
VISA - Variable Rate offered by **Services Credit Union**