



Spring Time Update

March 2018

District One Highway Credit Union

3011B N. Belt Hwy

St. Joseph, MO 64506-1548

Pres/Mgr - Robin Shurtleff (816) 387-2465
Email address - robin@district1hwycu.com

Loan Officer - Megan Cassity (816) 387-2423
Email address - megan@district1hwycu.com

Teller/Member Ser - Theresa Nester (816) 271-0412
Email address - theresa@district1hwycu.com

Dividend Rates & Loan Interest Rates

Savings & Christmas Club (1st quarter)	0.60 %
Traditional, Roth & educational IRA's (2nd Quarter)	0.60 % APY 1.25 % 1.26 % APY
Share Backed	2.49 % APR
New Vehicle **	2.99 % APR
Used Vehicles - 2 yrs & less	2.99 % APR
Used Vehicles - 3-5 yrs	3.99 % APR
Used Vehicles - Over 5 yrs	4.99 % APR
Household Goods	8.00 % APR
Other Collateral	8.00 % APR
Flexloan	11.00 % APR
Signature	11.00 % APR
MasterCard	9.90 % APR
Home Equity	Variable - Currently 4.25 % APR

** Current year untitled models, maximum term 72 months.
Current year & previous year models, maximum term 60 months
@ stated rate, longer term - slightly higher rate.

Holiday Observance 2nd Quarter 2018

Memorial Day - May 28

Independence Day - July 4



BLOOD DRIVE - Saturday, April 28th

St. Joseph Credit Unions are partnering with the American Red Cross to host a Blood Drive. District One Highway Credit Union staff will be helping with the drive and serving refreshments to the blood donors. There will be giveaways and door prizes. So come out to **East Hill Mall** on **Saturday, April 28th** from **noon-5pm** and donate - we'd love to see you there helping us represent District One Highway Credit Union with the most pints of blood donated on **Saturday, April 28th**.



You are Invited

To The

64th Annual Meeting

* * * Friday, May 4, 2018 * * *

We have a new location for the annual meeting, it will be held at the **Clasbey Center**, 500 E. Duncan Dr. in Savannah MO. Hy-Vee will be catering the meal. The credit union dinner will include beverages of tea, water, lemonade, and coffee, however the Clasbey Center does allow alcohol on the premises, so if you want to bring an alcoholic beverage to enjoy with your dinner, you may do so at your own expense.

Don't forget to call or send your reservations to the credit union before April 27, 2018.

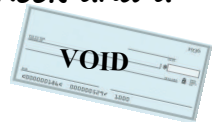
**** Door Prizes ** DOOR PRIZES ** Door Prizes ****

We look forward to seeing you for the
64th Annual Meeting!

Coming Soon... Interactive website
Stay tune for details in the
next few months!!

It Just Takes a VOIDED Check and a
Signed Form . . .

That is correct, that is all we need to start taking your loan payment from a checking account **OR** to set up an auto deposit to the credit union from your checking **OR** to set up an "on demand" withdraw from the credit union to your checking account upon your request. **Call the Credit Union for details !!!**



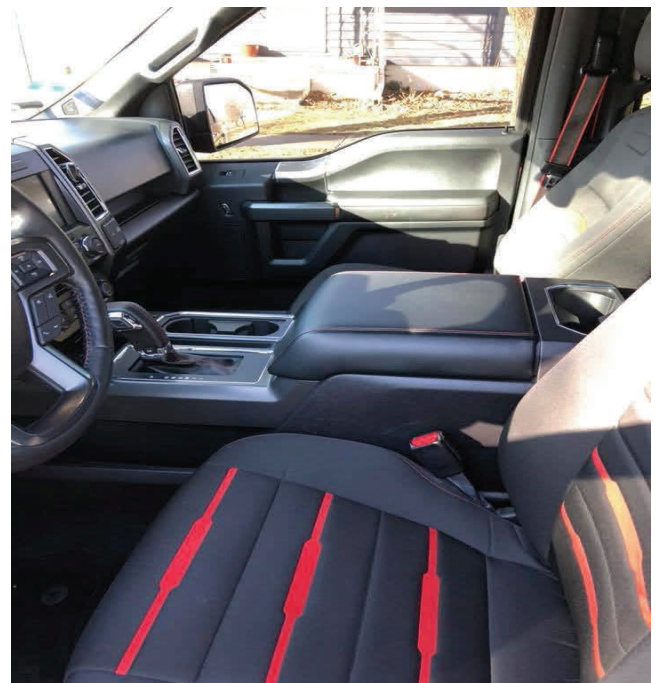
Do You Have an "IMMEDIATE FAMILY" Member that is NOT a Member of the Credit Union?

These relationships are how we define immediate family.

SPOUSE, CHILD, SIBLINGS, PARENT, GRANDPARENT, GRANDCHILD, AUNT, UNCLE, NIECE, NEPHEW, FIRST COUSIN, LEGAL GUARDIAN, and it includes STEP, IN-LAW, and LEGALLY ADOPTIVE RELATIONSHIPS.

FOR SALE
2016 Ford F150 4x4
Crewcab XLT
FX4 / Sport Package
27,900 Miles
\$39,999

Call 816-387-2465 or 816-390-4701 for details



- 5.0 V8 FFV Engine
- Voice-Activated Navigation
- Double panel sunroof
- Remote start
- Tinted Windows
- Heated Seats
- Running Boards
- Rear View Camera

- XLT Sport Appearance Package
- FX4 Off-Road Package
- Trailer Tow package
- Blind Spot Info System
- Reverse Sensing System
- Power-Sliding Rear Window
- Sirius XM Satellite Radio
- Very Well Maintained

*** 64th ***

Annual Meeting of the
DISTRICT ONE HIGHWAY CREDIT UNION
For Members & Their Families !!!

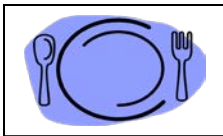
When: Friday, May 4, 2018

Where: Clasbey Center
500 E. Duncan Drive
Savannah, MO 64485

Clasbey Center does allow alcohol on the premises, so if you want to bring an alcoholic beverage to enjoy with your dinner, you may do so at your own expense.

Cost: Reservations - \$3.00 per person *or* 2 for \$5.00
(Will be refunded at the door)

Door Prizes & Catered Meal from Trenton Hy-Vee, MO



Doors Open @ 5:30 PM
Election of Officers followed by DINNER @ 6:00 PM
Short Business Meeting @ 6:30 PM

<< Please tear along dotted line and return bottom part to the Credit Union no later than April 27, 2018 >>

Reservation Slip

Annual Credit Union Meeting – Friday, May 4, 2018

I (we) will be there !!! A deposit of \$ _____ is enclosed.

*Please make reservations for a party of _____ adults, and _____ children
under the age of 18.*

Name: _____ **Phone #** _____

** Please return to Megan, Theresa or Robin at the Credit Union no later than **April 27, 2018** **

POSITIONS TO BE FILLED - 2018

BOARD OF DIRECTORS

(Currently Serving: J. Michael Clark, Wes Benitz, Andrew J. Smith, Shawn Skoglund*, & Joyce Reynolds) *Term expired*

The Board approves applications for membership, determines interest rates on loans, declares dividend rates on savings, reviews and writes policies, and oversees the general affairs of the Credit Union.

Candidates (3 Year Term)

Shawn Skoglund – He has been employed with MSHP for 23 years. He is currently a Lieutenant with Troop H. While in the Chillicothe MO area, Shawn served on the Chillicothe School Board as well as the Bishop Hogan School Board for 6+ years. He is currently serving on the Benevolent Committee with Troop H.

J Michael Clark - He retired from MoDOT with 35 years of full time service and 3 years of part time services. Mike has served the credit union in some capacity union for the past 31 years. He was the Assistant Manager for 4 years, on Supervisory Committee for 4 years, and has served on the Board of Directors for 23 years. He is currently serving on the Board as the Secretary.

CREDIT COMMITTEE

(Currently Serving: Michael Mooney, Douglas (DJ) Hedrick, & James Bosley) *Term Expired*

Reviews loan applications and credit reports, figures debt ratios, and approves flex loans, home equity loans, and credit cards made by the Credit Union to its members, as well as review all loans to Credit Union employees, their families, and all volunteers.

Candidates (3 Year Term)

Douglas (DJ) Hedrick – DJ is employed with MSHP, he is currently a Lieutenant with Troop H. He has been with MSHP for 25 years. In his spare time, DJ coaches his son's baseball team with the Platte County Parks & Recreation. He substitute teaches for the Platte County R-3 School District as time permits. DJ is completing the credit committee term for the previous volunteer that resigned last year.

SUPERVISORY COMMITTEE

(Currently Serving: Koelle Barbour, Brian Rosenthal, & Elizabeth (Betsy) Reichman) *Term Expired.*

Represents the memberships' interest and has the responsibility of auditing randomly selected loans to members to verify the interest rate charged and collateral identification numbers in comparison to security on loan contract, bank reconciliation, general review and evaluation of the performance of the elected officials, and making recommendations for improvement.

Candidates (3 Year Term)

Brian Rosenthal – He has been employed with MoDOT for 19 years. Brian is a Registered Professional Engineer and is currently a District Utilities Engineer. He graduated from Iowa State University with a B.S. in Civil Engineering. Brian has served on the Supervisory Committee since 2009.