



Spring Time Update

March 2019

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 - 2019)	0.60 % 0.60 % APY
Traditional, Roth & educational IRA's (2nd Quarter - 2019)	1.25 % 1.26 % APY
Share Backed	2.49 % 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
VISA	9.90 % APR
Home Equity - Variable Rate (may adjust twice per year) Currently	5.25 % APR

Holiday Observance 2nd Quarter 2019

Memorial Day - May 27

Independence Day - July 4

Certificates of Deposits are Available

See reverse side for our current rates. Rates are subject to change without notice, please call the credit union for more details.

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You are Invited

To The

65th Annual Meeting

* * * Friday, June 7, 2019 * * *

The annual meeting will be held at the **KNIGHTS OF COLUMBUS**, 1205 N 49th Terrace. In St Joseph MO (Across from Memorial Park Cemetery off Frederick). Mark's Catering will be catering the meal. The Knights of Columbus also allows 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 May 31, 2019.

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

We look forward to seeing you for the 65th Annual Meeting!

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 !!!**



Coming Soon . . . Interactive website
We are almost there - so many moving parts to making everything work together.
Stay tune . . . next few months!!

Current Certificate of Deposit Rates as of March 21, 2019

Rates are subject to change without notice.

Certificate Of Deposit Term	Annual Percentage Rate	Annual Percentage Yield	Minimum Deposit Amount
6 Month	1.00%	1.00%	\$2,500.00
12 Month	1.12%	1.12%	\$2,500.00
18 Month	1.20%	1.21%	\$2,500.00
24 Month	1.25%	1.26%	\$2,500.00
36 Month	1.30%	1.31%	\$2,500.00

Rates ** *Rates* ** *Rates*

Effective January 1, 2019

5 Years & Newer - Vehicles (2015-2019)

- Up to 48 Months (No Minimum) 3.25% APR
- Up to 60 Months (\$10,000 Min) 3.75% APR
- Up to 72 Months (\$15,000 Min) 4.25% APR
- Up to 84 Months (\$30,000 Min) 5.25% APR

6 Years & Older - Vehicles (2014-Older)

- Up to 36 Months (No Minimum) 5.00% APR
- Up to 48 Months (No Minimum) 5.50% APR
- Up to 60 Months (\$10,000 Min) 6.00% APR
- Up to 72 Months (\$25,000 Min) 6.50% APR

5 Years & Newer - Boats / RVs (2015-2019)

- Up to 48 Months (No Minimum) 4.25% APR
- Up to 60 Months (\$10,000 Min) 4.75% APR
- Up to 72 Months (\$15,000 Min) 5.25% APR
- Up to 84 Months (\$30,000 Min) 6.25% APR

6 Years & Older - Boats / RVs (2014-Older)

- Up to 36 Months (No Minimum) 6.00% APR
- Up to 48 Months (No Minimum) 6.50% APR
- Up to 60 Months (\$10,000 Min) 7.00% APR
- Up to 72 Months (\$25,000 Min) 7.50% APR

**** PRIOR SALVAGE TITLE – MAXIMUM LOAN 50% OF NADA CLEAN RETAIL ****

- Share Secured Loans 2.49% APR**
- Signature Loans 11.00% APR**
- Flex Loans (Line of Credit) 11.00% APR**
- VISA Card (credit card) 9.90% APR**
- Other Collateral 10.00% APR**
- Household Goods 10.00% APR**
- Home Equity Variable Rate - currently 5.25% APR**

To refinance existing loan for rate change only – new money of \$500.00 minimum required.
 All rates subject to change at the discretion of the Board of Directors.
 For further information regarding terms & conditions, contact District One Highway Credit Union.

***** 65th *****

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

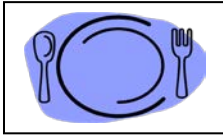
When: Friday, June 7, 2019

**Where: Knights of Columbus
1205 N 49th Terrace**

**(Across from Memorial Park Cemetery off of Frederick)
St Joseph, MO 64506**

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

Door Prizes & Catered Meal from Mark's Catering



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 **May 31, 2019** >>

Reservation Slip

Annual Credit Union Meeting – Friday, June 7, 2019

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 **May 31, 2019** **

POSITIONS TO BE FILLED - 2019

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)

Joyce Reynolds - She has been employed with MoDOT for 23 years, and is currently a Transportation Project Manager. She has volunteered on the Concessions Committee, and she served as the treasurer of an Investment Club for 10 years. She also helps with various functions at her church. Joyce filled a vacancy on the Board of Directors a few years ago and is running for her third 3 year term.

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)

Jim Bosley – He has been employed with MoDOT for 23 years. Jim is a currently an Intermediate Safety Officer. Jim is very willing to jump in and help when needed. He volunteered to do one of the Customer Service jobs a few years ago when one of the employees had to be off for several months. He is also a statewide trainer for MoDOT and currently Gear Up equipment Trainer. Jim filled a vacancy on Credit Committee a few years ago and is running for his second 3 year term.

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)

Elizabeth (Betsy) Reichman – She is a long time member of the credit union and the daughter-in-law of Karl Reichman who retired from MSHP in 1991 after 32 years of service. She is enjoying retirement from the Buchanan County Recorder of Deeds in St Joseph, MO. Betsy work for a credit union in the mid-ninety's as a cashier in the bookkeeping department. She has served two 3 year term on Supervisory Committee.