



# Spring Time Update

## March 2020

District One Highway Credit Union

3011B N. Belt Hwy

St. Joseph, MO 64506-1548

Pres/Mgr - Robin Gray (816) 387-2465  
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Loan Officer - Megan Cassity (816) 387-2423  
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Teller/Member Ser - Theresa Nester (816) 271-0412  
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### Dividend Rates & Loan Interest Rates

Savings & Christmas Club	0.60 %
(1st quarter - 2020)	0.60 % APY
Traditional, Roth & educational IRA's	1.25%
(2nd Quarter - 2020)	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	4.75 % APR

### Holiday Observance 2nd Quarter 2020

Memorial Day - May 25

Independence Day (observed) - July 3

### 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.

### Help Us Protect You

District One Highway Credit Union makes doing business with us as secure as possible, and there are things you can do on your end to help us.

1. Monitor your accounts for unauthorized activity.
2. Make your online banking password difficult to guess by making it at least eight characters and avoiding birthdays, Social Security numbers and your username.
3. Contact us to make sure your information is correct: Address, phone number, email address and emergency contact details.

Thank you for helping us keep your information secure.

### 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 !!!

### Interactive website IS HERE !!!

You can log in and view your account, do transactions, submit loan applications online ;)

You will need to contact the credit union to get online access setup.

## Due to the Coronavirus COVID-19

**District One Highway Credit Union's Annual Meeting will not be a Dinner Meeting.**

**The meeting has been scheduled for THURSDAY, JUNE 25, 2020 @ 4:30 PM**

The credit union has been working with the Division of Credit Unions and the Heartland Credit Union Association regarding how credit unions should handle annual meetings. We do not want to put our members at risk by having a dinner meeting. **The District One Highway Credit Union will have a much smaller meeting on Thursday, June 25, 2020 at 4:30 pm at the Country Squire Homes Association Club House at 1314 N 43rd Street, St Joseph MO 64506.** If you would like a copy of the annual meeting information packet, please contact the credit union and we will mail, email, or fax one to you. We feel this is the best alternative and hope you understand the credit union's first concern is the health of our members. Please give the credit union a call if you have any questions or concerns. Please be safe and we'll see you next year for our normal dinner meeting.

Thank you for your understanding in this matter.

Current Certificate of Deposit Rates as of March 26, 2020  
 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, 2020**

**5 Years & Newer - Vehicles**

- 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

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**6 Years & Older - Vehicles**

- 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

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**5 Years & Newer - Boats / RVs**

- 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

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**6 Years & Older - Boats / RVs**

- 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

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\*\* 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 4.75% 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.