



Spring Time Update

March 2021

District One Highway Credit Union

3011B N. Belt Hwy

St. Joseph, MO 64506-1548

Pres/Mgr - Robin Gray (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	0.40 %
(1st quarter - 2021)	0.40 % APY
Traditional, Roth & educational IRA's	0.95%
(2nd Quarter - 2021)	0.95 % APY
Share Backed	2.00 % 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	3.25 % APR

Holiday Observance 2nd Quarter 2021

Memorial Day - May 31

Independence Day (observed) - July 5

Annual Meeting Information

We normally hold our annual meeting during the spring of each year, however the Division of Credit Unions is waiving the statutory deadline for annual meetings to be held in the first 180 days of the calendar year in 2021. The Board of Directors has been discussing how the credit union should handle our annual meeting. We have decided to see if Covid-19 cases increase or decrease in the coming months. As much as we miss our dinner meeting, we do not want to put our members at risk, and are more than likely going to have a short business meeting later in the year. Additional information regarding the annual meeting will be distributed to members when the details have been decided upon by the Board of Directors.

PLEASE DO NOT USE THE P.O. BOX 8736

*** IT IS FOR ACCOUNT VERIFICATION ONLY ***

**AND IS NOT MONITORED OR CHECKED
EXCEPT DURING THE MONTH OF JANUARY**

PLEASE USE OUR STREET ADDRESS

DISTRICT ONE HIGHWAY CREDIT UNION

3011B N BELT HWY

ST JOSEPH MO 64506

NOT

DISTRICT ONE HIGHWAY CREDIT UNION

P.O. BOX 8736

ST JOSEPH MO 64506

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 !!!

Beware of Stimulus Scams

(Top 6 stimulus scams)

- 1) **Fake Checks** - If you get a check too soon (before late April) and it is for an unusual amount (too much money), or requires verification, be wary.
- 2) **Social Media Messages** - The US government will never ask you for personal or financial information over any social media platform.
- 3) **Fake Social Security Number Requests** - Scammers are posing as the IRS to request social security numbers. You should never give out this information unless it is through an approved government portal.
- 4) **Small Business Administration Loan Scams** - If you have questions about SBA disaster loans, call 800-659-2955 or send an email to disastercustomerservice@sba.gov
- 5) **Processing Fees** - Despite promises to get your money quicker if you pay a small fee, it is false.
- 6) **Cash Advances** - Some Pay-Day type lenders offer to give you an advance on your stimulus money. The catch is you pay a very high interest rate which can add up quickly, cost you more than it is worth.