



# Spring Time Update

## March 2022

District One Highway Credit Union

3011B N. Belt Hwy

St. Joseph, MO 64506-1548

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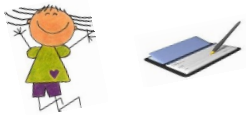
### Holiday Observance 2nd Quarter 2022

Memorial Day - May 30th  
Juneteenth (observed) - June 20th  
Independence Day - July 4th

We Can Pull Your Loan Payment  
from Your Checking Account  
Automatically Each Month!!



You just need to complete a form and provide the credit union with a voided check. - Call for details!!



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You are Invited

To Our

68th Annual Dinner Meeting

\*\*\* Friday, May 20, 2022 \*\*\*

We are finally having a DINNER MEETING!!!

Location: Ashland United Methodist Church  
2711 Ashland Ave, St Joseph MO 64506

See the enclosed insert for details & make your reservation!!

We look forward to seeing you for our

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Are you changing your password as often as you should?

CREATE STRONG P@\$\$WORD

Most computer experts recommend changing your Internet passwords and account login information at least once every three months. With phishing, identity theft, and other Internet crimes becoming more frequent, it is important to choose passwords that are random, do not choose a pet's name, family names, or important dates, these types of passwords are the most vulnerable to hackers. A random combination of upper and lower case letters, numbers, and special characters will make it more difficult for a hacker to figure out.

Loan Special For April 2022!!!

Vehicles, Boats, RV Loans, UTV, Mowers

**5 YEARS & NEWER - VEHICLE SECURED**  
Up to 60 months - 2.75% (Any Amount)  
Up to 72 months - 3.25% (Over \$15,000)  
Up to 84 months - 3.75% (Over \$30,000)

**5 YEARS & NEWER BOATS/RV/UTV/MOWERS SECURED**  
Up to 60 months - 3.75% (Any Amount)  
Up to 72 months - 4.25% (Over \$15,000)  
Up to 84 months - 4.75% (Over \$30,000)

**6 YEARS & OLDER - VEHICLE SECURED**  
Up to 60 months - 3.75% (Any Amount)  
Up to 72 months - 4.25% (Over \$25,000)

**6 YEARS & OLDER BOATS/RV/UTV/MOWERS SECURED**  
Up to 60 months - 4.75% (Any Amount)  
Up to 72 months - 5.25% (Over \$25,000)

All other loan rates remain the same.

\*\*\* NEW MONEY ONLY \*\*\*

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. Phone 816-387-2423

### Dividend Rates & Loan Interest Rates

Savings & Christmas Club (1st quarter - 2022)	0.40 %
Traditional, Roth & educational IRA's (2nd Quarter - 2022)	0.40 % APY
Share Backed	0.95 %
	0.95 % APY
5 Years & Newer Vehicles - up to 48 mos (No Min)	2.00 % APR
5 Years & Newer Vehicles - up to 60 mos (\$10K Min)	3.25 % APR
5 Years & Newer Vehicles - up to 72 mos (\$15K Min)	3.75 % APR
5 Years & Newer Vehicles - up to 84 mos (\$30K Min)	4.25 % APR
5 Years & Newer Boats/ RV - up to 48 mos (No Min)	5.25 % APR
5 Years & Newer Boats/ RV - up to 60 mos (\$10K Min)	4.25 % APR
5 Years & Newer Boats/ RV - up to 72 mos (\$15K Min)	4.75 % APR
5 Years & Newer Boats/ RV - up to 84 mos (\$30K Min)	5.25 % APR
6 Years & Older Vehicles - up to 36 mos (No Min)	6.25 % APR
6 Years & Older Vehicles - up to 48 mos (No Min)	5.00 % APR
6 Years & Older Vehicles - up to 60 mos (\$10K Min)	5.50 % APR
6 Years & Older Vehicles - up to 72 mos (\$25K Min)	6.00 % APR
6 Years & Older Boats/RV - up to 36 mos (No Min)	6.50 % APR
6 Years & Older Boats/RV - up to 48 mos (No Min)	6.00 % APR
6 Years & Older Boats/RV - up to 60 mos (\$10K Min)	6.50 % APR
6 Years & Older Boats/RV - up to 72 mos (\$25K Min)	7.00 % APR
7.50 % APR	7.50 % APR
Household Goods	10.00 % APR
Other Collateral	10.00 % APR
Flexiload	11.00 % APR
Signature	11.00 % APR
VISA	9.90 % APR
Home Equity - Variable Rate (may adjust twice per year) Currently	3.25 % APR

### FYI - HOME EQUITY RATES ON THE RISE

The Credit Union's home equity rate is tied directly to the "Prime Rate" as published in the Wall Street Journal on the 1st of June and the 1st of December. The rate increased from 3.25% to 3.50% as of March 2022. So from this information, the credit union's Home Equity rate will increase to 3.50% July 1st. However, if the Prime Rate should increase again prior to June 1, 2022, the Home Equity Rate will increase to rate that is published in the Wall Street Journal on the 1st of June, 2022.

\* \* \* 68th \* \* \*

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

When: Friday, May 20, 2022  
Where: Ashland United Methodist Church  
2711 Ashland Ave  
St Joseph, MO 64506

Meeting will be held in the Fellowship Hall (You can park & enter on the east side of building)

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

\*\*\*DOOR PRIZES & CATERED MEAL\*\*\*

ZUB'S KATERING



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

<<Please cut along dotted line and return bottom part to the Credit Union no later than May 13, 2022 >>

**Reservation Slip ---- I (we) will be there !!!**

*Annual Credit Union Meeting – Friday, May 20, 2022*

*Deposit of \$\_\_\_\_\_ enclosed. Please make reservation(s) for  
\_\_\_\_\_ adults, and \_\_\_\_\_ children under the age of 18.*

Your Name: \_\_\_\_\_ Phone Number: \_\_\_\_\_

\*\*\*Please return to the Credit Union no later than May 13, 2022\*\*\*