



# Spring Time Update

## March 2023

District One Highway Credit Union

Pres/Mgr - Robin R Gray (816) 387-2465  
Email address - robin@district1hwyu.com

3011B N. Belt Hwy



Loan Officer - Megan Cassity (816) 387-2423  
Email address - megan@district1hwyu.com

St. Joseph, MO 64506-1548

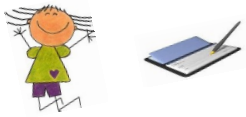
Teller/Member Ser - Theresa Nester (816) 271-0412  
Email address - theresa@district1hwyu.com



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!!



### Holiday Observance 2nd Quarter 2023

Memorial Day - May 29th  
Juneteenth (observed) - June 19th



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### >>><<< CHANGES TO E-STATEMENTS >>><<<

**To all members who receive an email statement. The encrypted statement attachments have become a huge security exposure and are legitimately getting scrutiny from email systems.**

**We have been reaching out to members who are receiving these email statements with a couple of options. (1) Members can sign up for internet access home banking and can view their statements securely. (2) The credit union can change the account back to a receiving a statement in the mail.**

**Our first priority is keeping your information secure, we do apologize for any inconvenience this may cause.**

You are Invited  
To Our  
**69th Annual Dinner Meeting**  
\* \* \* Friday, May 05, 2023 \* \* \*

We're having a TACO BAR to celebrate  
Cinco De Mayo !!!

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  
69th Annual Meeting!

We're having a Membership Drive !!!

Any credit union member that refers a family member to the credit union and they join, both members will get their name in a drawing for a **\$200** Cash giveaway on **June 22, 2023!!**

Do you have a DAD, MOM, AUNT, UNCLE, BROTHER, SISTER, NIECE, NEPHEW, GRANDPARENT, GRANDCHILD, FIRST COUSIN that doesn't belong to the credit union? If so, round up that family member and bring them in to join the credit union!!

We want to thank each of you for your continued support of the credit union over the years!!

### Dividend Rates & Loan Interest Rates

Savings & Christmas Club	0.60 %
(1st quarter - 2023)	0.60 % APY
Traditional, Roth & educational IRA's	1.25 %
(2nd Quarter - 2023)	1.26 % APY
Share Backed	3.00 % APR
5 Years & Newer Vehicles - up to 48 mos (No Min)	5.75 % APR
5 Years & Newer Vehicles - up to 60 mos (\$10K Min)	6.25 % APR
5 Years & Newer Vehicles - up to 72 mos (\$15K Min)	6.75 % APR
5 Years & Newer Vehicles - up to 84 mos (\$30K Min)	7.75 % APR
5 Years & Newer Boats/ RV - up to 48 mos (No Min)	6.75 % APR
5 Years & Newer Boats/ RV - up to 60 mos (\$10K Min)	7.25 % APR
5 Years & Newer Boats/ RV - up to 72 mos (\$15K Min)	7.75 % APR
5 Years & Newer Boats/ RV - up to 84 mos (\$30K Min)	8.75 % APR
6 Years & Older Vehicles - up to 36 mos (No Min)	7.50 % APR
6 Years & Older Vehicles - up to 48 mos (No Min)	8.00 % APR
6 Years & Older Vehicles - up to 60 mos (\$10K Min)	8.50 % APR
6 Years & Older Vehicles - up to 72 mos (\$25K Min)	9.00 % APR
6 Years & Older Boats/RV - up to 36 mos (No Min)	8.50 % APR
6 Years & Older Boats/RV - up to 48 mos (No Min)	9.00 % APR
6 Years & Older Boats/RV - up to 60 mos (\$10K Min)	9.50 % APR
6 Years & Older Boats/RV - up to 72 mos (\$25K Min)	10.00 % APR
Household Goods	13.00 % APR
Other Collateral	13.00 % APR
Flexiloan	15.00 % APR
Signature	15.00 % APR
Home Equity - Variable Rate (may adjust twice per year) Currently	5.25 % 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. However the rate can only increase 2% per year, so our home equity is in a "catching up" period rate wise for the next year and a half or so. The rate increased from 4.00% to 5.25% as of January 2023. The credit union's Home Equity rate will increase to 6.00% July 1st 2023, 7.25% January 1, 2024, and 8.00% July 1st July 1, 2024. If the Prime Rate should adjust again, the Home Equity Rate will adjust according.

\* \* \* 69th \* \* \*

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

When: Friday, May 05, 2023  
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 - Cinco de Mayo (Taco Bar!!)



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 April 28, 2023 >>

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

*Annual Credit Union Meeting – Friday, May 05, 2023*

*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 April 28, 2023\*\*\*