



Spring Time Update

March 2024

District One Highway Credit Union

3011B N. Belt Hwy

St. Joseph, MO 64506-1548

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

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

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

Holiday Observance 2nd Quarter 2024

Memorial Day - May 27th

Juneteenth - June 19th

Independence Day - July 4th

Do you have e-Statements?

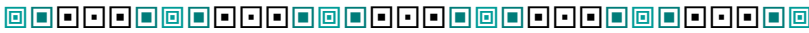
You can put your statements on the fast track by signing up for e-statements. It is safer and faster. No worries about it getting delayed or lost in the mail. We will send an email alerting you that your statement is ready for you to review. You just need to log in to your account, you can retrieve it and print it or file it electronically. There is peace of mind with e-statements as it allows you to stay up-to-date on your account regardless of your location. Your balance is just a log-in away.



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!!



Contact the credit union today for more information on enrolling in e-statements.

What's Buzzing . . .



It is our



70th Annual Dinner Meeting

*** Friday, May 3, 2024 ***

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
70th Annual Meeting!



We're Continuing our 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 **\$300** Cash giveaway in December 2024!!!

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 - 2024)	0.60 % APY
Traditional, Roth & educational IRA's	1.25%
(2nd Quarter - 2024)	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	7.25 % APR

FYI - HOME EQUITY RATES ARE STILL CATCHING UP

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 or so. The rate increased from 6.00% to 7.25% as of January 2024. The credit union's Home Equity rate will increase to 8.00% July 1st 2024, 8.50% January 1, 2025. Prime rates are unlikely to increase again according to the Federal Reserve.