



Spring Time Update

March 2025

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 2025

Memorial Day - May 26th

Juneteenth - June 19th

Independence Day - July 4th

Do you have e-Statements?

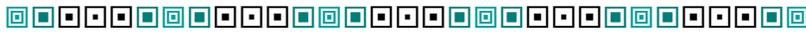
You can put your statements on the fast track by signing up for e-statements. It is safer and faster. No worries about it getting delayed or lost in the mail. We will send an email alerting you that your statement is ready for you to review. You just need to log in to your account, you can retrieve it 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.



Did you know we can pull your payment for your loan from your checking - weekly, bi-weekly, semi-monthly or monthly!!



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



71st Annual Dinner Meeting

*** Friday, April 25, 2025 ***

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
71st Annual Meeting!



How to Strengthen Your Passwords

- (1) Make them long - at least 16 characters (longer is stronger)
- (2) Make them random - Use a string of mixed-case letters, numbers, and symbols
- (3) Create a memorable phrase of 4 - unrelated words. This is called a "passphrase" ex: HorsePurpleHatRunBayLifting
- (4) Make them unique - do not use the same password for all of your accounts
- (5) Some people prefer to use a Password Manager - just do your homework for the one that best fits your needs

Dividend Rates & Loan Interest Rates

Savings & Christmas Club	0.60 %
(1st quarter - 2025)	0.60 % APY
Traditional, Roth & educational IRA's	1.25 %
(2nd Quarter - 2025)	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	7.75 % APR

HOME EQUITY RATES - Where are they headed?

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 can only adjust 2% per year, our home equity was in a "catching up" period rate last year and peaked last July at 8.00%, it adjusted down to 7.75% in January 2025 and will adjust down to 7.50% in July of this year unless another cut come prior to June 1, 2025. The Fed's are expected to cut rates two times in 2025.