



# Spring Time Update

March 2026

District One Highway Credit Union

3011B N. Belt Hwy

St. Joseph, MO 64506-1548

Pres/Mgr - Robin R Gray (816) 387-2465  
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Loan Officer - Megan Cassity (816) 387-2423  
Email address - megan@district1hwycu.com

Teller/Member Ser - Theresa Nester (816) 271-0412  
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Did you know we can pull a 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!!



## Holiday Observance 2nd Quarter 2026

Truman's Birthday - May 8th

Memorial Day - May 25th

Juneteenth - June 19th

Independence Day - July 3rd (observed)

## SPRING LOAN SPECIAL

5 Years & Newer (2022-2026)

Vehicles - 4.50% \* Boats/RV - 6.00%

Minimums remain the same for Term of Loan

6 Years & Older (2021- Older)

Vehicles - 6.00% \* Boats/RV - 7.50%

Minimums remain the same for Term of Loan

Call the Credit Union for Details

\* NEW MONEY ONLY \*

See Credit Union for Details



What's Buzzing...

It is our



## 72nd Annual Dinner Meeting

\* \* \* Friday, May 15, 2026 \* \* \*

Doors Open @ 5:30 pm \* Meeting @ 6:00 pm with dinner following

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 72nd Annual Meeting!



## 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.

If you get you statement via e-statement, your 1099-INT statement is available electronically as well.

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

## Dividend Rates & Loan Interest Rates

Savings & Christmas Club (1st quarter - 2026)	0.60 % APY
Traditional, Roth & educational IRA's (2nd Quarter - 2026)	1.25%
Share Backed	1.26 % APY
5 Years & Newer Vehicles - up to 48 mos (No Min)	3.00 % APR
5 Years & Newer Vehicles - up to 60 mos (\$10K Min)	5.75 % APR
5 Years & Newer Vehicles - up to 72 mos (\$15K Min)	6.25 % APR
5 Years & Newer Vehicles - up to 84 mos (\$30K Min)	6.75 % 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	7.00 % APR

## HOME EQUITY RATES - They are trending down

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. The Federal Reserve lowered the prime rate December 10, 2025, which will lower the Home Equity rate in July of 2026 to 6.75%. Should they lower the prime rate in meetings between now and June 1, 2026, that will impact the Home Equity rate on July 1, 2026 as well.