



Summer Time ~ Update

June 2017

District One Highway Credit Union

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**** Credit Union Website - district1hwycu.org ****

Holiday Observance Summer 2017

July 4– Independence Day
August 21 ~ Solar Eclipse
September 4 – Labor Day
October 9 – Columbus Day



**Credit Union will be CLOSED
MONDAY, AUGUST 21, 2017**

St Joseph expects a very high volume of visitors to be in town for the **Solar Eclipse**. For the safety of our staff and members as well as potential traffic congestion on the Belt Highway, the Board and staff made the decision to be closed Monday, August 21, 2017.

We apologize for any inconvenience this may cause.

Dividend Rates & Loan Interest Rates

| | |
|---------------------------------------|--|
| Savings & Christmas Club | 0.40 % |
| (2nd quarter) | 0.40 % APY |
| Traditional, Roth & educational IRA's | 1.00 % |
| (3rd Quarter) | 1.00 % APY |
| Share Backed | 2.49 % APR |
| New Vehicle ** | 2.99 % APR |
| Used Vehicle - 2 yrs & less | 2.99 % APR |
| Used Vehicles - 3-5 yrs | 3.99 % APR |
| Used Vehicles - Over 5 yrs | 4.99 % APR |
| Household Goods | 8.00 % APR |
| Other Collateral | 8.00 % APR |
| Flexiloan | 11.00 % APR |
| Signature | 11.00 % APR |
| MasterCard | 9.90 % APR |
| Home Equity | Variable - Current rate 4.00 % APR (effective July 1, 2017) |

** Current year untitled models, maximum term 72 months. Current Year & previous year models, maximum term 60 months @ Stated rate, longer term—slightly higher rate.

** Opt-Out / Credit Report Information **

I was doing some research for a member on "opt-out" procedures and credit repair and I thought it would be helpful information for everyone - so here it is :)

Telemarketers can now contact you on your cell phone as well as your home phone? You can stop those calls by placing your phone number on the National Do Not Call List by calling **1-888-382-1222** or you can log on to www.donotcall.gov and remove your phone number for up to five years.

Stop receiving those credit card and insurance offers by calling **1-888-567-8688** or you can log on to the website www.optoutprescreen.com. You can opt-out of these mailings for five years or permanently.

You should check your credit report for accuracy. You can do that by calling **1-877-322-8228** or logging on to www.annualcreditreport.com and requesting a FREE copy of your credit report. You can check the three major credit bureaus once each year.

If you need to dispute something on your credit report, you need to contact the Consumer Credit Reporting Company directly. There are three main companies.

- EQUIFAX - www.equifax.com
- EXPERIAN - www.experian.com
- TRANSUNION - www.transunion.com



The Credit Union's Annual Meeting was held June 2, 2017. The following were elected as your 2017 credit union volunteers.

Board of Directors:

Chairman - Paul Heintz * Vice-Chairman - Andrew J Smith,
Treasurer - Wesley Benitz * Secretary - J Michael Clark,
Publicity/Security - Joyce Reynolds

Credit Committee:

Chairman - Michael Mooney * Member - Charles McCrary,
Member - James Bosley

Supervisory Committee:

Chairman - Koelle Barbour * Member - Betsy Reichman,
Member - Brian Rosenthal

The credit union appreciates the time our volunteers spend on these committees.

