



# Summer Time ~ Update

June 2019

District One Highway Credit Union

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Holiday Observance Summer 2019

July 4 - Independence Day

Sept 2 - Labor Day

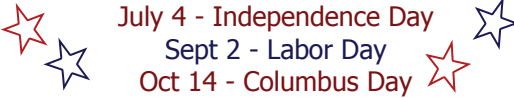
Oct 14 - Columbus Day

## Local Credit Union vs National Bank For Your Borrowing needs

There are a few things to consider when you need to borrow money for a new or used vehicle, signature loan, home equity.

- You're our TOP priority.** We do not have stockholders to please, we have YOUR best interest in mind and that is most important.
- No endless fees.** That's right, no application fee, no service charges, no pre-payment penalties. If we have to charge a fee, it is usually lower than those Big Banks.
- Our rates are better.** And if you find a better rate, bring in the paperwork showing you're approved for a lower rate and we will match it down to 2.99%!
- We want to help.** You're not just an account number, we'll work with you to get the funds you need.

**If you financed at a dealer, check your rate, and give us a call, we can transfer your loan to DISTRICT ONE HIGHWAY CREDIT UNION !!**



### Are You Teaching Your Children How to SAVE?

It is up to us to teach them about saving. Encourage them to open a savings account.

- SET SAVINGS GOALS** - setting & achieving goals is an important life skill.
- TEACH FINANCIAL BASICS** - this helps them to begin to understand that different things have different costs.
- RESPONSIBILITY** - if they do not contribute to their savings, then their goals will not be met. Teach them to take ownership of their financial future.
- PERSPECTIVE** - by setting goals and saving towards them, kids get a sense of how financial resources are tied to what people have and don't have.
- THE VALUE OF INVESTING** - a savings account will help them learn how quickly their money can grow.

**IT'S NEVER TOO EARLY TO START SAVING**



The Credit Union's Annual Meeting was held June 7, 2019. The following were elected as your 2019 credit union volunteers.

#### Board of Directors:

Chairman - Andrew J Smith \* Vice-Chairman - J Michael Clark \* Treasurer - Shawn Skoglund

Secretary - Joyce Reynolds \* Publicity/Security - Wesley Benitz

#### Credit Committee:

Chairman - James Bosley \* Member - Douglas Hedrick

Member - Michael Mooney

#### Supervisory Committee:

Chairman - Koelle Barbour \* Member - Betsy Reichman

Member - Brian Rosenthal



### Dividend Rates & Loan Interest Rates

#### SAVINGS RATES

Savings & Christmas Club	0.60 %
(2nd quarter - 2019)	0.60 % APY
Traditional, Roth & educational IRA's	1.25%
(3rd Quarter - 2019)	1.26 % APY

#### LOANS RATES

Share Backed	2.49 % APR
5 Years & Newer <b>Vehicles</b> - up to 48 mos (No Min)	3.25 % APR
5 Years & Newer <b>Vehicles</b> - up to 60 mos (\$10K Min)	3.75 % APR
5 Years & Newer <b>Vehicles</b> - up to 72 mos (\$15K Min)	4.25 % APR
5 Years & Newer <b>Vehicles</b> - up to 84 mos (\$30K Min)	5.25 % APR
5 Years & Newer <b>Boats/ RV</b> - up to 48 mos (No Min)	4.25 % APR
5 Years & Newer <b>Boats/ RV</b> - up to 60 mos (\$10K Min)	4.75 % APR
5 Years & Newer <b>Boats/ RV</b> - up to 72 mos (\$15K Min)	5.25 % APR
5 Years & Newer <b>Boats/ RV</b> - up to 84 mos (\$30K Min)	6.25 % APR
6 Years & Older <b>Vehicles</b> - up to 36 mos (No Min)	5.00 % APR
6 Years & Older <b>Vehicles</b> - up to 48 mos (No Min)	5.50 % APR
6 Years & Older <b>Vehicles</b> - up to 60 mos (\$10K Min)	6.00 % APR
6 Years & Older <b>Vehicles</b> - up to 72 mos (\$25K Min)	6.50 % APR
6 Years & Older <b>Boats/RV</b> - up to 36 mos (No Min)	6.00 % APR
6 Years & Older <b>Boats/RV</b> - up to 48 mos (No Min)	6.50 % APR
6 Years & Older <b>Boats/RV</b> - up to 60 mos (\$10K Min)	7.00 % APR
6 Years & Older <b>Boats/RV</b> - up to 72 mos (\$25K Min)	7.50 % APR

Household Goods	10.00 % APR
Other Collateral	10.00 % APR
Flexiloan	11.00 % APR
Signature	11.00 % APR
VISA	9.90 % APR
Home Equity - Variable Rate (may adjust twice per year)	Currently 5.25 % APR