



Summer Time ~ Update

June 2020

District One Highway Credit Union

3011B N. Belt Highway

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
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Holiday Observance Summer 2020

July 3 - Independence Day

Sept 7 - Labor Day

Oct 12 - Columbus Day

**YOUR RESPONSE TO OUR LOAN SPECIAL WAS
EXPLOSIVE!!**

SO WE ARE EXTENDING IT THROUGH THE MONTH OF JULY!!!!

COVID-19

Credit Union Update

These are certainly some unusual times we have been experiencing the last few months. For the safety of our staff and our members, our lobby continues to be closed until further notice. We are in the office and are continuing to serve you and service your accounts as we always have, we are just doing everything through the drive-thru. Just like you, we will be glad when things get back to normal, but for now we are trying to social distance ourselves, use sanitizer, be safe, and continue to doing our jobs. It has been interesting to say the least.

Also, beware of scammers - they will take advantage of anything, even Coronavirus. Scammers may call offering a "COVID-19 Kit" or Coronavirus Package, or Medicare benefits related the COVID-19. They may ask for your banking information. Do not give out any of your information over the phone, these calls are scams.

Questions or concerns - Give us a call. 816-387-2423

The Credit Union's 66th Annual Meeting was held June 25, 2020. Due to Covid-19 it was a much smaller meeting than we normally have, no dinner or cookies, just a short business meeting and election of officers. Twenty-six members were present, enough for a quorum. We definitely missed everyone this year, but hope you are all healthy and being safe out there. We'll see you at next year's Annual Meeting. Hopefully things will be more normal and we can have dinner together. Until then . . . Stay safe & healthy.

Here are your 2020 Credit Union Volunteers

Board of Directors:

Chairman - Shawn Skoglund * Vice-Chairman - Joyce Reynolds * Treasurer - J Michael Clark
Secretary - Andrew J Smith * 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



Go online

Vehicles, Boats, Trailers, UTV, Mowers

(CREDIT SCORE OF 651 OR ABOVE)

5 YEARS & NEWER (2016-2020)

Up to 60 Months—2.99% (Any Amount)

Up to 72 Months—3.49% (Over \$15,000)

Up to 84 Months—3.99% (Over \$30,000)

(CREDIT SCORE OF 650 OR BELOW)

5 YEARS & NEWER (2016-2020)

Up to 60 Months—3.99% (Any Amount)

Up to 72 Months—4.49% (Over \$15,000)

Up to 84 Months—4.99% (Over \$30,000)

(CREDIT SCORE OF 651 OR ABOVE)

6 YEARS & OLDER (2015-OLDER)

Up to 60 Months—2.99% (Any Amount)

Up to 72 Months—3.49% (Over \$25,000)

(CREDIT SCORE OF 650 OR BELOW)

6 YEARS & OLDER (2015-OLDER)

Up to 60 Months—3.99% (Any Amount)

Up to 72 Months—4.49% (Over \$25,000)

Go online



Submit an application



Get pre-approved



Go vehicle shopping!!



All other loan rates remain the same.

This special is for New Money Only.

All rates subject to change at the discretion of the Board of Directors. For further information regarding terms & conditions, contact District One Highway Credit Union. Phone 816-387-2423



Dividend Rates & Loan Interest Rates

SAVINGS RATES

Savings & Christmas Club	0.60 %
(2nd quarter - 2020)	0.60 % APY
Traditional, Roth & educational IRA's	1.25 %
(3rd Quarter - 2020)	1.26 % APY

LOANS RATES

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