



Summer Time ~ Update

June 2021

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@district1hwycu.com

Loan Officer - Megan Cassidy (816) 387-2423
Email address—megan@district1hwycu.com

Teller/Member Ser - Theresa Nester (816) 271-0412
Email address - theresa@district1hwycu.com

OUR JUNE LOAN SPECIAL WAS GOOD

WE ARE MAKING THE MONTH OF JULY EVEN BETTER

Vehicles * Boats * RV * UTV * Mowers

(ANY CREDIT SCORE) * VEHICLES *

5 YEARS & NEWER (2017-2021)

Up to 60 Months—2.49% (Any Amount)
Up to 72 Months—2.49% (Over \$15,000)
Up to 84 Months—2.49% (Over \$30,000)

(ANY CREDIT SCORE) * BOAT * RV * UTV * MOWER *

5 YEARS & NEWER (2017-2021)

Up to 60 Months—3.49% (Any Amount)
Up to 72 Months—3.49% (Over \$15,000)
Up to 84 Months—3.49% (Over \$30,000)

(ANY CREDIT SCORE) * VEHICLES *

6 YEARS & OLDER (2016-OLDER)

Up to 60 Months—3.49% (Any Amount)
Up to 72 Months—3.49% (Over \$25,000)

(ANY CREDIT SCORE) * BOAT * RV * UTV * MOWER *

6 YEARS & OLDER (2016-OLDER)

Up to 60 Months—4.49% (Any Amount)
Up to 72 Months—4.49% (Over \$25,000)

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



Holiday Observance Summer 2021
July 5 - Independence Day
Sept 6 - Labor Day
Oct 11 - Columbus Day

COVID-19 Credit Union Update

Our lobby is **OPEN!!**

This has been a year like no other, we are excited to get back to "normal". However, if you are feeling sick and have any signs of fever, cough, shortness of breath, and/or loss of taste/smell please



DO NOT ENTER THE OFFICE

Please use the drive-thru for your transactions.
Thank you for your cooperation & understanding

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

Go online



Submit an application



Get pre-approved



Go vehicle shopping!!

You are Invited to the 67th Credit Union Annual Meeting

Friday, August 27th @ 5:00 pm
Location: Ashland United Methodist Church
2711 Ashland Ave.
St. Joseph MO 64506

Meeting will be held in the Fellowship Hall
(You can park & enter on the east side of building)

Our Annual Meeting this year will be a business meeting with cookies. Due to so many unknowns with Covid-19 and some uncertainties at the beginning of this year as to when everything would start to re-open, the Credit Union made the decision not to have a dinner meeting this year.

Please call with your reservation or return the enclosed reservation sheet before August 20th if you would like to attend the annual meeting.



Legal guardian, and includes **STEP, in-law,**
SPOUSE, child, sibling, parent, grandparent,
grandchild, aunt/uncle, niece/nephew, first cousin,
and **legally adoptive relationships.**

Don't forget your immediate family can join YOUR credit union!! Who is "immediate family"? They are your . . .

Dividend Rates & Loan Interest Rates

SAVINGS RATES

Savings & Christmas Club	0.40 %
(2nd quarter - 2021)	0.40 % APY
Traditional, Roth & educational IRA's	0.95%
(3rd Quarter - 2021)	0.95 % APY

LOANS RATES

Share Backed	2.00 % 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
Flexloan	11.00 % APR
Signature	11.00 % APR
VISA	9.90 % APR
Home Equity-Variable Rate (may adjust twice per yr) Currently	3.25 % APR