



Summer Time ~ Update

June 2022

District One Highway Credit Union

3011B N. Belt Highway

St. Joseph, MO 64506-1548

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Loan Officer - Megan Cassidy (816) 387-2423
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OUR JUNE LOAN SPECIAL WAS GOOD

WE ARE MAKING THE MONTH OF JULY EVEN BETTER

Vehicles * Boats * RV * UTV * Mowers

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



Credit Union will match an interest rate w/ a floor of 2.49%

(ANY CREDIT SCORE) * VEHICLES *

5 YEARS & NEWER (2018-2022)

Up to 60 Months—2.75% (Any Amount)
Up to 72 Months—3.25% (Over \$15,000)
Up to 84 Months—3.75% (Over \$30,000)

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

5 YEARS & NEWER (2018-2022)

Up to 60 Months—3.75% (Any Amount)
Up to 72 Months—4.25% (Over \$15,000)
Up to 84 Months—4.75% (Over \$30,000)

(ANY CREDIT SCORE) * VEHICLES *

6 YEARS & OLDER (2017-OLDER)

Up to 60 Months—3.75% (Any Amount)
Up to 72 Months—4.25% (Over \$25,000)

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

6 YEARS & OLDER (2017-OLDER)

Up to 60 Months—4.75% (Any Amount)
Up to 72 Months—5.25% (Over \$25,000)

Go online



Submit an application



Get pre-approved



Go vehicle shopping!!

Holiday Observance Summer 2022
July 4 - Independence Day
Sept 5 - Labor Day
Oct 10 - Columbus Day

District One Highway Credit Card UPDATE

If you have a credit card with the credit union, you received a letter informing you of some changes. We have partnered with Services Credit Union who has taken ownership of your credit card account and existing cardholder agreement as of June 24th, 2022. Your current card will continue to work and contain the exact same terms and conditions you had with us.

However, you can no longer make your credit card payments at the credit union. You can continue to make your payments to the address printed on your credit card statement, by phone at 888-415-6154, or at the website www.ezcardinfo.com.

In the coming months, your existing card will be replaced with a CUMONEYSM Platinum Credit Card which will contain a new credit card number. The new card will be a rewards credit card. More details to come.

Going forward any requests for credit cards or limit increases will need to be requested via the Services Credit Union website at www.mycucard.com.

Please let us know if you have any questions regarding these changes to you CU credit card.

Are You Looking for Ways to S-T-R-E-T-C-H Your Dollars?

With gas prices on the rise as well as EVERYTHING else, are you in looking for ways to make your hard earned cash go a little bit farther?

Do you have a vehicle financed somewhere else at a higher rate of interest? Did you know we might be able to refinance that vehicle at a cheaper rate and if there is any equity in it, we might be able to get you some additional cash.

We know with the rising prices of everything, some of you are feeling like there is too much "month at the end of the money". The credit union may be able to extend the term of your loan to lower the payment. This won't save money on interest, but may help stretch those dollars during these difficult times.

You may be looking for a little extra cash for home or car repairs or even a much needed vacation. If you have a vehicle that has been paid off or is almost paid off. If you have equity in the vehicle, we may be able to use it for a loan.

If you would like more information or if you would like to apply for a loan, please give us a call or stop by our office.

We welcome the opportunity to see if we can s-t-r-e-t-c-h your dollars.



Legal guardian, and includes STEP, in-law, grandchild, aunt/uncle, niece/nephew, first cousin, SPOUSE, child, sibling, parent, grandparent, 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 (2nd quarter - 2022)	0.40 % 0.40 % APY
Traditional, Roth & educational IRA's (3rd Quarter - 2022)	0.95 % 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 (\$15K 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
Home Equity-Variable Rate (may adjust twice per yr) Currently	4.00 % APR

Loan Special For July 2022!!!

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*** Contact the credit union for details. ***

Vehicles, Boats, RV Loans, UTV, Mowers

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Up to 60 months – 2.75% (Any Amount)

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