



Summer Time ~ Update

June 2023

District One Highway Credit Union

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Have You Looked At Your Credit Report Lately?

Here are some steps to help clean up your credit report.

Order a copy of your credit report. You can get a free copy from each of the three major credit reporting agencies once every 12 months at AnnualCreditReport.com.

Check your identifying information; name, address, social security number, birth date, etc. Make sure it is accurate.

Then you need to look at the accounts and make sure they're all yours. Scan your report for discrepancies. Contact the credit bureaus to verify or dispute incorrect information.

Follow up, if you file a dispute, make sure the information gets corrected. Keep notes of the people you spoke with at the bureau or lender. Document everything, it may save time and money down the road.

Don't sweat the little things; credit inquiries aren't as damaging as many people believe. Rather than concentrate on the credit score (that three-digit number that lenders use to gauge your level of risk), concentrate on making sure all the information is accurate and up to date. Timely payments as well as limiting credit exposure will boost that score tremendously.

See below, the three websites to dispute incorrect information.

- <https://www.equifax.com/personal/credit-report-services/credit-dispute/>
- <https://www.experian.com/disputes/main.html>
- <https://www.transunion.com/credit-disputes/dispute-your-credit>



Holiday Observance Summer 2023
 July 4 - Independence Day
 Sept 4 - Labor Day
 Oct 9 - Columbus Day



TruStage Designed for credit union members

You could save hundreds on car insurance

Call for more information
1-888-380-9287

AUT-3068623.2

"If I leave MoDOT or MSHP do I have to close my account?"
The answer is **NO**, absolutely not!!



Once a Member - Always a Member

(as long as you maintain a \$25 savings account)



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,** 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 (2nd quarter - 2023)	0.60 % 0.60 % APY
Traditional, Roth & educational IRA's (3rd Quarter - 2023)	1.25 % 1.26 % APY

LOANS RATES

Share Backed	3.00 % APR
5 Years & Newer Vehicles - up to 48 mos (No Min)	5.75 % APR
5 Years & Newer Vehicles - up to 60 mos (\$10K Min)	6.25 % APR
5 Years & Newer Vehicles - up to 72 mos (\$15K Min)	6.75 % APR
5 Years & Newer Vehicles - up to 84 mos (\$30K Min)	7.75 % APR
5 Years & Newer Boats/ RV - up to 48 mos (No Min)	6.75 % APR
5 Years & Newer Boats/ RV - up to 60 mos (\$10K Min)	7.25 % APR
5 Years & Newer Boats/ RV - up to 72 mos (\$15K Min)	7.75 % APR
5 Years & Newer Boats/ RV - up to 84 mos (\$30K Min)	8.75 % APR
6 Years & Older Vehicles - up to 36 mos (No Min)	7.50 % APR
6 Years & Older Vehicles - up to 48 mos (No Min)	8.00 % APR
6 Years & Older Vehicles - up to 60 mos (\$10K Min)	8.50 % APR
6 Years & Older Vehicles - up to 72 mos (\$25K Min)	9.00 % APR
6 Years & Older Boats/RV - up to 36 mos (No Min)	8.50 % APR
6 Years & Older Boats/RV - up to 48 mos (No Min)	9.00 % APR
6 Years & Older Boats/RV - up to 60 mos (\$10K Min)	9.50 % APR
6 Years & Older Boats/RV - up to 72 mos (\$25K Min)	10.00 % APR
Household Goods	13.00 % APR
Other Collateral	13.00 % APR
Flexiloan	15.00 % APR
Signature	15.00 % APR
Home Equity-Variable Rate (may adjust twice per yr) Currently	6.00 % APR