



Summer Time ~ Update

June 2024

District One Highway Credit Union

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Have You Looked At Your Credit Report Lately?

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.

SCAMS are out there and they want to scam you out of your hard earned money. There are so many types of scams out there. Remember these things: (1) You will **NEVER** have to pay upfront if you win money. (2) legit places will **NEVER** demand you pay for anything with GIFT cards. (3) Even if correspondence you receive looks official it may be fraud. Be very cautious of threats such as lawsuits or arrest if you don't pay. Always seek assistance to make sure you are not being scammed.

REMEMBER, **NEVER NEVER** give out personal information like social security number, date of birth, address, etc.

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 2024

July 4 - Independence Day

Sept 2 - Labor Day

Oct 14 - Columbus Day

TruStage

Designed for credit union members



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"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)

Do You know Where Your Money Goes Each Month?

Do you have a budget—If you don't have one, make one. If you do, revisit it. Make a list of who you owe, how much, and the interest rate for each debt.

Choose a pay back plan—There are a couple of ways for paying back debt: The Snowball Method or the Avalanche Method.

Snowball—you start by paying off the lowest amount of debt and then add that payment to the next lowest amount of debt and so on. You continue to add the payments to the next debt and eventually lump all payments into getting the last bill paid off.

Avalanche—you focus on paying down the highest interest debts first, regardless of payment or balance.

There are benefits to each method. Some choose to mix it up and use a combination of the two. Key is to start a plan and stick to it.

Get in touch with the credit union if you have need some help getting started—we'd be happy to help!!



Don't forget your immediate family can join YOUR credit union! Who is "immediate family" They are your...
SPOUSE, child, sibling, parent, grandparent, grandchild, aunt/uncle, niece/nephew, first cousin, legal guardian, and includes STEP, in-law,

Dividend Rates & Loan Interest Rates

SAVINGS RATES

Savings & Christmas Club (2nd quarter - 2024)	0.60 % 0.60 % APY
Traditional, Roth & educational IRA's (3rd Quarter - 2024)	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	8.00 % APR