



# Summer Time ~ Update

June 2025

District One Highway Credit Union

3011B N. Belt Highway

St. Joseph, MO 64506-1548

Pres/Mgr - Robin R Gray (816) 387-2465  
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Loan Officer - Megan Cassity (816) 387-2423  
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Teller/Member Ser - Theresa Nester (816) 271-0412  
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## Holiday Observance Summer 2025

Friday, July 4 - Independence Day

Monday, Sept 1 - Labor Day

Monday, Oct 13 - Columbus Day

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Weekly \* Bi-Weekly \* Semi-Monthly  
Monthly \* Annually

We can make your payment fit your pay date. If you want your loan payment pulled from your checking account on your pay date - we can make that happen for you.

Call the Credit Union for details.

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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)

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Have You  
MOVED??

If so, please  
make sure  
you give  
the Credit  
Union  
your  
new  
address.



## LOAN SPECIAL FOR THE MONTH OF



**VEHICLE LOANS — 4.00% ANY YEAR**

Minimums remain the same for Term of Loan

**BOATS & RV LOANS — 5.50% ANY YEAR**

Minimums remain the same for Term of Loan

★ Call the Credit Union for Details  
★ New Money ONLY ★

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**Home Equity Rates are going down**

**7.50% Effective July 1, 2025**

Is your home is needing some home improvement or you want money for a wedding, vacation, or paying off higher interest rates, the possibilities are endless. Call or come by for additional details on our Home Equity Loans. Remember our Home Equity rate is tied directly to the Prime Interest Rate, so when it goes down, our rate does as well!

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## Have You Updated your Joint Owner(s) and/or Beneficiaries on Your Account?

Family information changes from time to time with marriages, divorces, death, etc. It is important to make sure your account is up to date with the joint owner(s) and beneficiaries **YOU** want. Give us a call, we can check the ownership on your account and make any changes you want to make.



**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 - 2025)	0.60 % 0.60 % APY
Traditional, Roth & educational IRA's (3rd Quarter - 2025)	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	7.50 % APR