

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 Email address ~ robin@district1hwycu.com

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

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

Holiday Observance Summer 2025 Friday, July 4 - Independence Day

Monday, Sept 1 - Labor Day Monday, Oct 13 - Columbus Day

********************* 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.

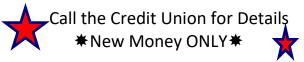


LOAN SPECIAL FOR THE MONTH OF

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





"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

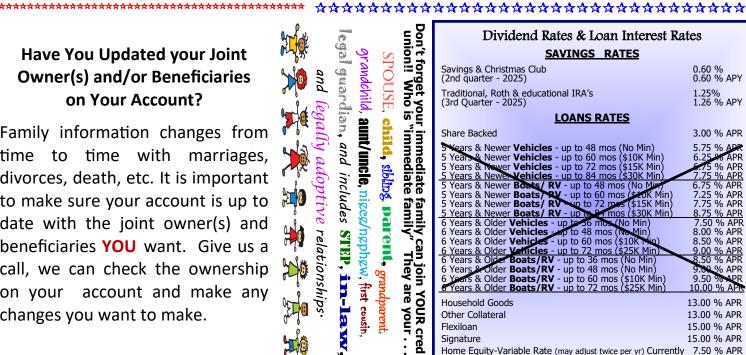
(as long as you maintain a \$25 savings account)

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!

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.



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** 3.00 % APR Share Backed 5 Years & Newer Vehicles - up to 48 mos (No Min) 5 Years & Newer Vehicles - up to 60 mos (\$10K Min) 5 Years & Newer Vehicles - up to 72 mos (\$15K Min) 5 Years & Newer Vehicles - up to 84 mos (\$30K Min) 5 Years & Newer Boats / RV - up to 48 mos (No Mir) 5 Years & Newer Boats / RV - up to 60 mos (\$40K Mir) 5 Years & Newer Boats / RV - up to 72 mos (\$15K Mir) 5 Years & Newer Boats / RV - up to 97 mos (\$30K Mir) 6 Years & Older Vehicles - up to 67 mos (\$30K Mir) 6 Years & Older Vehicles - up to 67 mos (\$30K Mir) 7.25 % APR 7.75 % APR ears & Older Boats/RV - up to 48 mos (No Min) ears & Older Boats/RV - up to 48 mos (No Min) oars & Older Boats/RV - up to 60 mos (\$10K Min) 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