Summer Time ~ Update

June 2026

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 2026

Friday,July 3 - Independence Day
Monday, Sept 7 - Labor Day
Monday, Oct 12 - 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.

NOTICE

$5.00 Fee for inactive Accounts

The credit union has been charging this fee on accounts with a balance of $100 or less that have had no member-initiated activity in a year. This inactive account fee will be charged quarterly.

And

$5.00 Fee for Statement Returned due to Bad Address

The credit union has been charging this fee each time a statement is returned due to a bad address.

This has been effective since 01/31/2025

Call the credit union if you want more Information regarding these fees.

Home Equity Rates are going down
6.75% Effective July 1, 2026

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!

"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 an active $25 savings account)

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.

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,** *and legally adoptive relationships.*

Dividend Rates & Loan Interest Rates

SAVINGS RATES

Savings & Christmas Club (2nd quarter - 2026)	0.60 % / 0.60 % APY
Traditional, Roth & educational IRA's (3rd Quarter - 2026)	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	6.75 % APR