



Winter Update

December 2018

District One Highway Credit Union

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Certificates of Deposits are Available at Your Credit Union

District One Highway Credit Union is now offering Certificate of Deposit Accounts. We realize our members are shopping for a better return on their investments. Certificates are one of the safest and smartest ways to save. Our CD's are tailored to fit your financial needs, with terms ranging from 6 months to 36 months. Minimum deposit of \$2,500.00 is required per CD. The dividends are compounded and credited quarterly. They are insured through NCUSIF (the same as your shares). Current rates on the back of this Update. Rates are subject to change without notice.

Call the credit union for details.

Dividend Rates & Loan Interest Rates

Savings & Christmas Club	0.60 %
(4th quarter - 2018)	0.60 % APY
Traditional, Roth & educational IRA's	1.25%
(1st Quarter - 2019)	1.26 % APY
Share Backed	2.49 % APR
5 Years & Newer Vehicles - up to 48 mos (No Min)	3.25 % APR
5 Years & Newer Vehicles - up to 60 mos (\$10K Min)	3.75 % APR
5 Years & Newer Vehicles - up to 72 mos (\$15K Min)	4.25 % APR
5 Years & Newer Vehicles - up to 84 mos (\$30K Min)	5.25 % APR
5 Years & Newer Boats/ RV - up to 48 mos (No Min)	4.25 % APR
5 Years & Newer Boats/ RV - up to 60 mos (\$10K Min)	4.75 % APR
5 Years & Newer Boats/ RV - up to 72 mos (\$15K Min)	5.25 % APR
5 Years & Newer Boats/ RV - up to 84 mos (\$30K Min)	6.25 % APR
6 Years & Older Vehicles - up to 36 mos (No Min)	5.00 % APR
6 Years & Older Vehicles - up to 48 mos (No Min)	5.50 % APR
6 Years & Older Vehicles - up to 60 mos (\$10K Min)	6.00 % APR
6 Years & Older Vehicles - up to 72 mos (\$25K Min)	6.50 % APR
6 Years & Older Boats/RV - up to 36 Mos (No Min)	6.00 % APR
6 Years & Older Boats/RV - up to 48 Mos (No Min)	6.50 % APR
6 Years & Older Boats/RV - up to 60 Mos (\$10K Min)	7.00 % APR
6 Years & Older Boats/RV - up to 72 Mos (\$25K Min)	7.50 % APR
Household Goods	10.00 % APR
Other Collateral	10.00 % APR
Flexiloan	11.00 % APR
Signature	11.00 % APR
VISA	9.90 % APR
Home Equity - Variable Rate - As of 01/01/2019	5.25 % APR

Keep Us In the Loop!!

If you have recently move, changed your phone number or got a new email address, make sure you inform District One Highway Credit Union of those changes. Contact us to make these updates.

Privacy Policy

District One Highway Credit Union's privacy policy is available for review on our website. You may also request a hard copy by calling (816) 387-2423. These important guidelines determine how we handle your personal financial information and help ensure a high standard of confidentiality.



Holiday Observances 2019 (1st Quarter)



January 1 - New Year's Day
January 21 - Martin Luther King, Jr. Day
February 18 - Washington's Birthday

Beware 'Free' Trial Offers

Trying a product or service before you buy might seem like a no-brainer. But what starts as a free trial – or for a very low cost – might end up costing you real money. So how can you avoid the costs that might be hiding in free trials?

- **Research the company online.** Complaints from other customers can tip you off to catches' that might come with the trial.
- **Find the terms and conditions for the offer.** If you can't find them or understand exactly what you're agreeing to, don't sign up.
- **Look for who's behind the offer.** Just because you're buying something online from one company doesn't mean the offer or pop-up isn't from someone else.
- **Watch out for pre-checked boxes.** If you sign up online, look for already-checked boxes, which may give the company the green light to continue the offer – only this time you must pay.
- **Mark your calendar.** Once your trial passes without you telling the company to cancel your 'order,' you may be on the hook for more products.
- **Look for info on how you can cancel future shipments or services.** If you don't want them, do you have to pay? Do you have a limited time to respond?
- **Read your credit and debit card statements.** You'll know right away if you're being charged for something you didn't order. If you see charges you didn't agree to, contact the company directly to sort out the situation. Per card regulations, it's the cardholder's responsibility to try and resolve the dispute directly with the merchant for an account credit. If that doesn't work, call your card company to dispute the charge and ask to reverse the charge since you didn't actively order the additional merchandise.

Source: Consumer.FTC.gov



Not Always!!

We

Hope

You

Had

A

Merry

Christmas

And

A

Happy

New

Year

Certificate Offering from District One Hwy CU

Current Rates

The following rates are effective on January 1, 2019, and subject to change without notice.

For updated information, inquire at the office or call 816-387-2423.

Term	Minimum Deposit	Dividend Rate	Annual Percentage Yield
6 month	\$2,500.00	0.75%	0.75% APY *
12 month	\$2,500.00	0.87%	0.87% APY *
18 month	\$2,500.00	0.95%	0.95% APY *
24 month	\$2,500.00	1.00%	1.00% APY *
36 month	\$2,500.00	1.05%	1.05% APY *

* APY means Annual Percentage Yield.

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.

2019 Holiday Schedule for District One Highway Credit Union

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|---|-------------------------------------|
| • Tuesday, January 1, 2019 | New Year's Day |
| • Monday, January 21, 2019 | Birthday of Martin Luther King, Jr. |
| • Monday, February 18, 2019 | President's Birthday |
| • Monday, May 27, 2019 | Memorial Day |
| • Thursday, July 4, 2019 | Independence Day |
| • Monday, September 2, 2019 | Labor Day |
| • Monday, October 14, 2019 | Columbus Day |
| • Monday, November 11, 2019 | Veterans Day |
| • Thursday & Friday, November 28 & 29, 2019 | Thanksgiving Day & Friday After |
| • Wednesday, December 25, 2019 | Christmas Day |

The District
One
Highway
Credit Union
will be closed
for business on
these days
during 2019.