



Winter Update

December 2019

District One Highway Credit Union

3011B N. Belt Highway

St. Joseph, MO 64506-1548

President - Robin Shurtleff (816) 387-2465
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Loan Officer - Megan Cassidy - (816) 387-2423
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Teller/Member Ser - Theresa Nester (816) 271-0412
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Check Out Our NEW WEBSITE

Our new website is up and going!!! We have internet member access available, you can log into your account from the website and view your account!! You can do transactions 24/7, make deposits and withdrawals via ACH, and coming very soon you will be able to submit a loan payment on line!

If you are interested in internet member access, you will need to contact the credit union to get your online access setup.

If you do not want access to your account online, no action is necessary. You can continue to use the new website as you always have :)

Go take a look and give us a call - 816-387-2423
district1hwycu.org - (our website address)

BONUS DIVIDEND and INTERST REBATE

With the closing of 2019, the board of directors reflected on the past year, and we are pleased to say, the credit union closed out 2019 in excellent condition.

The Board of Directors would like to announce District One Highway Credit Union is declaring a **BONUS DIVIDEND** and **INTEREST REFUND** of **\$30,000** to be divided equally between a bonus dividend on share accounts/certificates and an interest refund for loans in good standing last year.

We want to thank those who choose to save with the credit union as well as those who borrow with us. It takes both to keep the credit union going strong!!!

The bonus dividend on shares and certificates will be calculated (in aggregate) and the interest refund will be calculated on all loans that have been in good standing during the past year and there will be a lump sum deposit into the regular share account. This excludes IRA accounts due to tax reporting issues. You will see this deposit in your account the first part of January 2020.

*Thank you for choosing
District One Highway
Credit Union !!!*

Certificates of Deposits are Available at Your Credit Union

District One Highway Credit is now offering Certificate of Deposit Accounts. 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).

Call the credit union for details.

Dividend Rates & Loan Interest Rates

SAVINGS RATES

Savings & Christmas Club (4th quarter - 2019)	0.60 %
Traditional, Roth & educational IRA's (1st Quarter - 2020)	0.60 % APY 1.25%
	1.26 % APY

Certificates - Call the Credit Union for Current Rates

LOANS RATES

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 (may adjust twice per year)	Currently 4.75 % APR

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.

We
Hope
You
Had
A
Merry
Christmas
And
A
Happy
New
Year

Current Rates

The following rates are effective on January 1, 2020, and subject to change without notice.

For updated information, inquire at the office or call 816-38-2423.

Term	Minimum Deposit	Dividend Rate	Annual Percentage Yield
6 month	\$2,500.00	1.00%	1.00% APY *
12 month	\$2,500.00	1.12%	1.12% APY *
18 month	\$2,500.00	1.20%	1.21% APY *
24 month	\$2,500.00	1.25%	1.26% APY *
36 month	\$2,500.00	1.30%	1.31% APY *

Volunteers Needed . . . Are You Interested ?

I know you read about "Volunteers Needed" every year. Maybe this is the year you need to inquire about it. Credit Unions rely on qualified volunteers who can offer business skills as well as development skills. You may not know much about how credit unions function, don't worry, you can learn. If you have a background or an interest in finance or business, becoming a credit union volunteer may be the perfect "fit" for you. Now is the time to get involved. You DO NOT have to be an employee of MoDOT or MSHP to be a volunteer, you just need to be a member of District One Highway Credit Union. If you have some questions or are interested, please give me a call at (816) 387-2465.

We have four positions to fill on our committees this year. We will need to fill two Board Member position, one Credit Committee Member position, and one Supervisory Committee Member position.

We appreciate the way you are so willing to help!!

2020 Holiday Schedule for District One Highway Credit Union

- Wednesday, January 1, 2020 New Year's Day
- Monday, January 20, 2020 Birthday of Martin Luther King, Jr.
- Monday, February 17, 2020 President's Birthday
- Monday, May 25, 2020 Memorial Day
- Friday, July 3, 2020 Independence Day (observed)
- Monday, September 7, 2020 Labor Day
- Monday, October 12, 2020 Columbus Day
- Wednesday, November 11, 2020 Veterans Day
- Thursday & Friday, November 26 & 27, 2020 Thanksgiving Day
- Friday, December 25, 2020 Christmas Day

The District
One
Highway
Credit Union
will be closed
for business on
these days
during 2020.