



Winter Update

December 2021

District One Highway Credit Union

3011B N. Belt Highway

St. Joseph, MO 64506-1548

President - Robin R Gray (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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Holiday Observances 2022 (1st Quarter)



Friday, December 31 - New Year's Day (observed)

Monday, January 17 - Martin Luther King, Jr. Day

Monday, February 21 - Presidents' Day

Are Monthly Payments Getting You Down?

Did you know you can have your credit union payment pulled from your checking account monthly, bi-weekly, semi-monthly, or even weekly. We can pull your loan payment on your pay date, simple and easy. Now you don't have to worry about saving for that monthly payment. Example: 12 monthly payments of \$400.00 equals 26 bi-weekly payments of \$184.62 or 24 semi-monthly payments of \$200.00 or 52 weekly payments of \$92.31. Let us know if we can make some changes to help you budget your payment.



Insurance designed for credit union members like you

TruStage® insurance products and programs are designed for credit union members. You deserve competitive rates, helpful guidance, and simple, straightforward insurance brought to you by your credit union. We can help you get coverage that fits your needs and your budget. It's all part of smart planning and protecting what matters most.

Call us and we'll help you understand your options so you can choose the right coverage for you and your family.

Life and Accidental Death & Dismemberment: 1.855.612.7909

Auto & Home: 1.888.380.9287 Visit us at TruStage.com

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REFINANCE*REFINANCE*REFINANCE

Did you finance a vehicle at "THAT OTHER PLACE" and are now having interest rate remorse.

We want to help.

Give us a call or bring your paperwork from "THAT OTHER PLACE" and see if we can lower your interest rate.

RATES AS LOW AS 2.49%

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

Dividend Rates & Loan Interest Rates

SAVINGS RATES

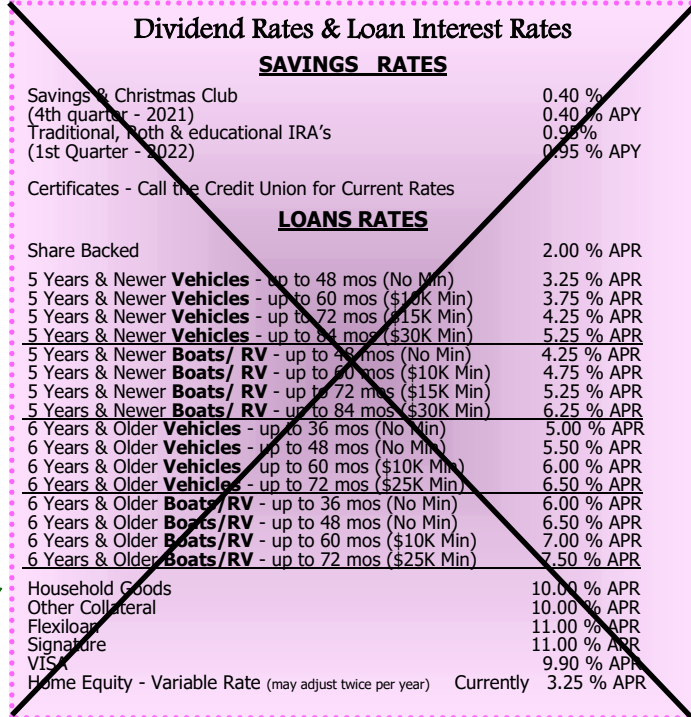
Savings & Christmas Club (4th quarter - 2021)	0.40 %
Traditional, Roth & educational IRA's (1st Quarter - 2022)	0.40 % APY
	0.95 %
	0.95 % APY

Certificates - Call the Credit Union for Current Rates

LOANS RATES

Share Backed	2.00 % 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
VIS	9.90 % APR
Home Equity - Variable Rate (may adjust twice per year)	Currently 3.25 % APR



Loan Special For January 2022!!!

Vehicles, Boats, RV Loans, UTV, Mowers

5 YEARS & NEWER – VEHICLE SECURED

Up to 60 months – 2.49% (Any Amount)

Up to 72 months – 2.49% (Over \$15,000)

Up to 84 months – 2.49% (Over \$30,000)

5 YEARS & NEWER BOATS/RV/UTV/MOWERS SECURED

Up to 60 months – 3.49% (Any Amount)

Up to 72 months – 3.49% (Over \$15,000)

Up to 84 months – 3.49% (Over \$30,000)

6 YEARS & OLDER – VEHICLE SECURED

Up to 60 months – 3.49% (Any Amount)

Up to 72 months – 3.49% (Over \$25,000)

6 YEARS & OLDER BOATS/RV/UTV/MOWERS SECURED

Up to 60 months – 4.49% (Any Amount)

Up to 72 months – 4.49% (Over \$25,000)

All other loan rates remain the same.

*** NEW MONEY ONLY***

All rates subject to change at the discretion of the Board of Directors. For further information regarding terms & conditions, contact District One Highway Credit Union. Phone 816-387-2423

2022 Holiday Schedule for District One Highway Credit Union

- Friday, December 31, 2021
- Monday, January 17, 2022
- Monday, February 21, 2022
- Monday, May 30, 2022
- Monday, June 20, 2022
- Monday, July 4, 2022
- Monday, September 5, 2022
- Monday, October 10, 2022
- Friday, November 11, 2022
- Thursday & Friday, November 24 & 25, 2022
- Monday, December 26, 2022

- New Year's Day (observed)
- Birthday of Martin Luther King, Jr.
- President's Day
- Memorial Day
- Juneteenth (observed)
- Independence Day
- Labor Day
- Columbus Day
- Veterans Day
- Thanksgiving Day
- Christmas Day (observed)

The District
One
Highway
Credit Union
will be closed
for business on
these days
during 2022.