



# Winter Update

December 2025

District One Highway Credit Union

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## ANNOUNCING A PROFIT PAYOUT

With the closing of 2025, the board of directors reflected on the past year. Even with so many unprecedented things still going on, the credit union has remained strong. We are pleased to say, the credit union closed out 2025 in excellent condition.

The Board of Directors would like to announce District One Highway Credit Union is declaring a

## PROFIT PAYOUT of \$50,000

to be divided between a bonus dividend on share accounts 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 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 and certificates. You will see this deposit in your account the first part of January 2026.

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

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## Dividend Rates & Loan Interest Rates

### SAVINGS RATES

Savings & Christmas Club	0.60 %
(4th quarter - 2025)	0.60 % APY
Traditional, Roth & educational IRA's	1.25%
(1st Quarter - 2026)	1.26 % APY

Certificates - Call the Credit Union for Current Rates

### LOANS RATES

Share Backed	3.00 % APR
5 Years & Newer <b>Vehicles</b> - up to 48 mos (No Min)	5.75 % APR
5 Years & Newer <b>Vehicles</b> - up to 60 mos (\$10K Min)	6.25 % APR
5 Years & Newer <b>Vehicles</b> - up to 72 mos (\$15K Min)	6.75 % APR
5 Years & Newer <b>Vehicles</b> - up to 84 mos (\$30K Min)	7.75 % APR
5 Years & Newer <b>Boats/ RV</b> - up to 48 mos (No Min)	6.75 % APR
5 Years & Newer <b>Boats/ RV</b> - up to 60 mos (\$10K Min)	7.25 % APR
5 Years & Newer <b>Boats/ RV</b> - up to 72 mos (\$15K Min)	7.75 % APR
5 Years & Newer <b>Boats/ RV</b> - up to 84 mos (\$30K Min)	8.75 % APR
6 Years & Older <b>Vehicles</b> - up to 36 mos (No Min)	7.50 % APR
6 Years & Older <b>Vehicles</b> - up to 48 mos (No Min)	8.00 % APR
6 Years & Older <b>Vehicles</b> - up to 60 mos (\$10K Min)	8.50 % APR
6 Years & Older <b>Vehicles</b> - up to 72 mos (\$25K Min)	9.00 % APR
6 Years & Older <b>Boats/ RV</b> - up to 36 mos (No Min)	8.50 % APR
6 Years & Older <b>Boats/ RV</b> - up to 48 mos (No Min)	9.00 % APR
6 Years & Older <b>Boats/ RV</b> - up to 60 mos (\$10K Min)	9.50 % APR
6 Years & Older <b>Boats/ RV</b> - up to 72 mos (\$25K Min)	10.00 % APR

Household Goods	13.00 % APR
Other Collateral	13.00 % APR
Flexloan (increase at plan renewal)	15.00 % APR
Signature	15.00 % APR
Home Equity - Variable Rate (may adjust twice per year)	Currently 7.00 % APR
(Home Equity Rate - Effective 01/01/2026)	

## Holiday Observances 2026 (1st Quarter)

Thursday, January 1 - New Year's Day

Monday, January 19 - Martin Luther King, Jr. Day

Thursday, February 12—Lincoln's Birthday

Monday, February 16 - Presidents' Day

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## Notice - 1099 INTEREST STATEMENT

Your 1099-INT statement is included in with your  
December statement.



## Now is a Great Time to Start a Christmas Club

Did this Christmas season find you searching for "extra" money to pay for those gifts. Your Credit Union can help. We have a Christmas Club account available. This is just a savings account. You can make deposits via payroll deduction, cash or check, we can pull money from your checking monthly, or you can just put the "extra" money you have throughout the year. Whatever works for your situation. Then, the first week of October the Credit Union mails out the Christmas Club checks just in time to start that holiday shopping or you can authorize an ACH transfer right into your checking account. If you have questions or if you'd like to start a Christmas Club account, just give us a call. We'd be glad to get one set up for Christmas of 2026, so you can avoid the dilemma of paying for Christmas next year.



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## What is an Inactive Account?

- ⦿ An inactive account is any account with a balance of less than \$100.00 of which there has been no activity of any kind for a period of 12 months.
- ⦿ Dividends posting to the account do not count as activity. It must be member-initiated activity.
- ⦿ When an account becomes inactive, the account will be assessed an INACTIVE ACCOUNT FEE of \$5.00 for every quarter the account remains inactive.
- ⦿ Inactive account fees WILL NOT be charged to accounts where the member is less than 18 years of age.
- ⦿ A minimal deposit to the account will put the account into active account status.

Please contact the credit union office with any questions you may have regarding your account.

# Loan Rates For January 2026

Vehicles, Boats, RV Loans, UTV, Mowers

## 5 YEARS & NEWER – VEHICLE SECURED

Up to 48 months - 5.75% (No Minimum)  
Up to 60 months - 6.25% (Over \$10,000)  
Up to 72 months - 6.75% (Over \$15,000)  
Up to 84 months - 7.75% (Over \$30,000)

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

Up to 48 months - 6.75% (No Minimum)  
Up to 60 months - 7.25% (Over \$10,000)  
Up to 72 months - 7.75% (Over \$15,000)  
Up to 84 months - 8.75% (Over \$30,000)

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## 6 YEARS & OLDER – VEHICLE SECURED

Up to 36 months - 7.50% (No Minimum)  
Up to 48 months - 8.00% (No Minimum)  
Up to 60 months - 8.50% (Over \$10,000)  
Up to 72 months - 9.00% (Over \$25,000)

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

Up to 36 months - 8.50% (Any Amount)  
Up to 48 months - 9.00% (Any Amount)  
Up to 60 months - 9.50% (Over \$10,000)  
Up to 72 months - 10.00% (Over \$25,000)

\*\*\* 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

### 2026 Holiday Schedule for District One Highway Credit Union

• Thursday, January 01, 2026	New Year's Day
• Monday, January 19, 2026	Birthday of Martin Luther King, Jr.
• Thursday, February 12, 2026	Lincoln's Birthday
• Monday, February 16, 2026	President's Day
• Friday, May 8, 2026	Truman's Day
• Monday, May 25, 2026	Memorial Day
• Friday, June 19, 2026	Juneteenth
• Friday, July 3, 2026	Independence Day
• Monday, September 7, 2026	Labor Day
• Monday, October 12, 2026	Columbus Day
• Wednesday, November 11, 2026	Veterans Day
• Thursday & Friday, November 26 & 27, 2026	Thanksgiving Holiday
• Friday, December 25, 2026	Christmas Day

The District One Highway Credit Union will be closed for business on these days during 2026, as well as any days given by the Governor via Executive Order