



Winter Update

December 2025

District One Highway Credit Union

3011B N. Belt Highway

St. Joseph, MO 64506-1548

President - 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 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

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 !!!

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.



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.

Dividend Rates & Loan Interest Rates SAVINGS RATES

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

Certificates - Call the Credit Union for Current Rates

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 (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)

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)

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)

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)

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
- Monday, January 19, 2026
- Thursday, February 12, 2026
- Monday, February 16, 2026
- Friday, May 8, 2026
- Monday, May 25, 2026
- Friday, June 19, 2026
- Friday, July 3, 2026
- Monday, September 7, 2026
- Monday, October 12, 2026
- Wednesday, November 11, 2026
- Thursday & Friday, November 26 & 27, 2026
- Friday, December 25, 2026

- New Year's Day
- Birthday of Martin Luther King, Jr.
- Lincoln's Birthday
- President's Day
- Truman's Day
- Memorial Day
- Juneteenth
- Independence Day
- Labor Day
- Columbus Day
- Veterans Day
- Thanksgiving Holiday
- 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