

District 7 HIGHWAY CREDIT UNION

3929 East 7th Street, Suite A
Joplin, MO 64801
(417) 659-6013, FAX: (417) 659-8731
www.d7hcu.com
Hours: Monday-Friday
Lobby 9:00 a.m. to 5:00 p.m.
Drive Through 9:00 a.m. to 5:30 p.m.

Fourth Quarter Dividend

The fourth quarter 2011 dividend is 0.50%.



Lower Loan Rates!

The credit union has reduced its loan rates on both new and used vehicles and street legal motorcycles. See the rates and terms section of the newsletter for details, or just give us a call. We'd love to help you finance your next purchase!

The Name Game!

In light of the changes happening within the Southwest District of MoDOT, the Board of Directors is considering expanding the credit union's field of membership to include other Select Employee Groups. Any potential new groups must be approved by a membership vote. With that in mind, it seems appropriate to consider changing the name of the credit union to facilitate those potential new employer groups. So, **we need your input!** The Board of Directors wants to use the month of **February 2012** to get suggestions from the membership for the new name of the credit union. During the month of February, please call, write, or email your suggestion to the staff at the credit union. Emails should be sent to justin.coyne@d7hcu.com. The board will take all suggestions into consideration. To help make this fun and keep it interesting, **if your suggestion is chosen as the credit union's new name, we'll give you \$100!** Stay tuned for more information, or visit our website at www.d7hcu.com for updates.

Holiday Closings

District 7 Highway Credit Union will be closed in observance of the following holidays:

January 2	New Year's
January 16	Martin Luther King
February 20	Washington's B-Day
May 28	Memorial Day

Share Secured Loans

2.50% APR* 60 months maximum

Signature

APR*	Max. Term
13.00%	Below \$2,499.99, 24 months
13.00%	\$2,500-4,999.99, 36 months
13.00%	\$5,000-10,000, 48 months

New Vehicles/Street-legal Motorcycles

4.00%	36 months
4.00%	48 months
4.00%	60 months
4.50%	72 months (\$20,000 and up)

Used Vehicles/Street-legal

Motorcycles 2008 and Newer

4.50%	\$7,999.99 or less, 36 months
4.50%	\$8,000-15,999.99, 48 months
4.50%	\$16,000 or more, 60 months

Used Vehicles/Street-legal

Motorcycles 2007 and Older

5.00%	\$7,999 or less, 36 months
5.00%	\$8,000-15,999, 48 months
5.00%	\$16,000 or more, 60 months

New Boats/Motors/Trailers

6.00%	60 months
6.50%	72 months (\$20,000 and up)

Used Boats/Motors/Trailers

6.50%	\$9,999.99 or less, 48 months
6.75%	\$10,000 or more, 60 months

New Recreational Vehicles

6.25%	48 months
6.50%	60 months
6.75%	72 months (\$20,000 and up)

Used Recreational Vehicles

6.50%	48 months
6.75%	60 months

New ATV's/Stock Trailers

6.00%	60 months
6.50%	72 months (\$20,000 and up)

Used ATV's/Stock Trailers

6.50%	48 months
6.75%	60 months

**APR=Annual Percentage Rate. All rates subject to change without notice. Other loans available.*

January 2012

Bulletin

News From Your Credit Union

Skip-A-Payment Donations Increased Again!

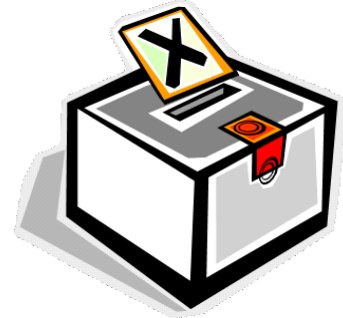
The credit union would like to thank all of our members who participated in our “Skip-A-Payment” promotion for Children’s Miracle Network this year. The response to this promotion was another HUGE SUCCESS with contributions totaling **\$4,282.40!** The donations this year increased by \$319.10. These donations will go a long way in helping children with medical problems in this area. We would like to let every one of you know how much your help means to these children. We look forward to next year with the hope that even more members participate. If you missed out this year, remember we do this every year during the month of November, so be sure to contact us in October if you would like to join the promotion. You can make a donation even if you do not have a loan with us.



We want to give a special “Thank You” to the members who went over and beyond by donating more than 10 percent or who donated without having a loan payment with us. Thank you so much!

2012 Annual Meeting Date Set

The District 7 Highway Credit Union’s board of directors has scheduled its yearly annual meeting for **March 22, 2012**. Just like last year, the annual meeting will be held at the **Southwest Missouri Bank Community Center at 801 Duquesne Road**, near the corner of 7th and Duquesne. Dinner will be served at 6 p.m. with the business meeting coming to order shortly after. Voting will be completed in the same manner as last year. Only members as of September 30, 2011 are eligible to vote. All current members are encouraged to attend so they may benefit through understanding how the credit union operates.



We're Online!

District 7 Highway Credit Union is excited to announce the launch of our new website! Check us out online at **www.d7hcu.com**! By using the website you'll have the ability to sign up for our online member access, view your account balances and loan balances online, setup automatic transfers, and request checks all from the comfort of your home. You'll be able to view our rates, utilize our loan and savings calculators, and keep up with what's going on in the credit union anytime. Let us know what you think.

