

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.

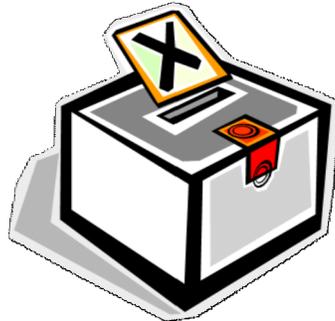
Fourth Quarter Dividend

The fourth quarter 2012 dividend is 0.60%.



2013 Annual Meeting Date Set

The District 7 Highway Credit Union's board of directors has scheduled its yearly annual meeting for **March 25, 2013**. 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, 2012 are eligible to vote. All current members are encouraged to attend. If you are interested in running for a board or supervisory position contact the credit union.



Holiday Closings

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

January 1	New Year's
January 21	Martin Luther King's Birthday
February 18	Washington's Birthday
May 27	Memorial Day
July 4	Independence Day
September 2	Labor Day
October 14	Columbus Day
November 11	Veterans Day
November 28	Thanksgiving Day
December 25	Christmas Day

Share Secured Loans

2.60% 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

3.50% 36 months
3.50% 48 months
4.00% 60 months
4.00% 72 months (\$20,000 and up)

Used Vehicles/Street-legal

Motorcycles 2009 and Newer

4.00% \$7,999.99 or less, 36 months
4.00% \$8,000-15,999.99, 48 months
4.00% \$16,000 or more, 60 months

Used Vehicles/Street-legal

Motorcycles 2008 and Older

4.50% \$7,999 or less, 36 months
4.50% \$8,000-15,999, 48 months
4.50% \$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 2013

Bulletin

News From Your Credit

Children's Miracle Network

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 **\$4,528.70!**

The donations this year increased by \$246.30.

These donations 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. If you've ever wondered just how much of an impact your donations can make on a young child's life Children's Miracle Network would like you to meet Kole Brant and hear his story.



Kole's Story

Erin and Jason Brant were elated when they received news that they were pregnant with their second child. As any expectant parents would, they looked forward to the day they would bring a new child into their family. However that is where their challenge began. What should have been a day of joy and excitement became a day filled with anxiety, fear and confusion. On April 16th Erin noticed something was not right so Jason quickly loaded her in the car and took her to the hospital.

Erin was rushed in for an emergency Caesarian section. Her baby was born at twenty-seven weeks and weighed only 1 lb. 13 ozs. Immediately Kole was placed on a ventilator and Erin and Jason were told they had come dreadfully close to losing both Erin and baby Kole.

The next several weeks were frustrating as doctors and nurses worked diligently to get Kole off the ventilator by giving him multiple injections of steroids in hopes of developing his lungs. When that failed, Kole was given a tracheotomy. In addition at only three weeks old; this fragile baby had to undergo heart surgery.

Looking at Kole now and talking with his parents it is hard to believe his entrance into this world brought such challenge. Kole smiles constantly and in spite of having 24 hour care in their home; the family lives a normal, joyful life. Kole's parents feel blessed to have him. "If God was searching for parents who would embrace a child with special needs; he couldn't have found better parents than us, Erin said. "We don't ask why, we simply feel blessed that Kole is in our lives."

Erin and Jason are thankful to CMN for making it possible for them to travel to Kansas City to be with their son. "Children's Miracle Network Hospitals lifted a burden for us, we never had to worry about how we were going to pay for travel or lodging it was all taken care of for us by CMN. We made two trips a week from Joplin to Kansas City for three months," Erin said. At a time when we had nowhere else to turn, CMN paid for this travel without hesitation. We knew that we could call Karla at CMN and we would find not only compassion but also, a place of help in a time of great need," she added.

Today Kole is 11 months old and weighs over 13 pounds. He has two teeth and is determined to walk. Kole is always happy and loves playing with his big sister Lanie. "We look forward to every minute with Kole and are so grateful to CMN for being a comfort to our family," Erin said.

