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www.yourlcu.com

Hours: Monday-Friday
Lobby 9:00 a.m. to 5:00 p.m. / Drive-thru 9:00 a.m. to 5:30 p.m.

Fourth Quarter Dividend 2018

The fourth quarter 2018 dividend is 0.50%.



Checking Accounts & Debit Cards

We now have free checking accounts and VISA debit cards! The accounts have no minimum balance requirements or monthly fees, free VISA debit cards, online banking with smart phone optimized access, and overdraft protection backed by your savings account.

Give us a call to start your account today!

Mortgage Loans with Servion Mortgage

We want to be your mortgage partner, and we want to see your mortgage with us. It's more than just a house. It's your future and your home is one of the smartest investments and biggest decisions you can make

Call or stop by our office to apply for a mortgage today!

Holiday Closings

Legacy Credit Union will be closed in observance of the following holidays:

January 1	New Year's Day
January 21	Martin Luther King Jr. Day
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

2.50% 60 months maximum

Signature

11.75% 48 months

New Vehicles/Motorcycles

2.25% 48 months

2.75% 60 months

3.00% 72 months

3.25% 84 months

Used Vehicles/Motorcycles 15 & Newer

3.00% 60 months

3.25% 72 months

Used Vehicles/Motorcycles 14 - 11

3.75% 60 months

Used Vehicles/Motorcycles 10 & Older

4.75% 60 months

New Boats/Motors/Trailers

3.75% 60 months

4.25% 72 months

4.50% 84 months

4.75% 96 months

Used Boats/Motors/Trailers

4.25% 48 months

4.50% 60 months

4.75% 72 months

5.00% 84 months

New Recreational Vehicles

4.00% 48 months

4.25% 60 months

4.50% 72 months

4.75% 84 months

5.00% 96 months

Used Recreational Vehicles

4.25% 48 months

4.50% 60 months

4.75% 72 months

5.00% 84 months

New ATV's/UTV's/Stock Trailers

3.75% 60 months

4.25% 72 months

4.50% 84 months

Used ATV's/UTV's/Stock Trailers

4.25% 48 months

4.75% 60 months

5.00% 72 months

Storm Shelters

2.25% 36 months

3.25% 48 months

4.25% 60 months

New Tractors/Lawn Mowers/ZTR's

2.75% 60 months (\$30,000 max loan)

3.00% 72 months (\$30,000 max loan)

Used Tractors/Lawn Mowers/ZTR's

3.25% 60 months (\$30,000 max loan)

Rates are based on Credit Bureau Score.

Rates listed are based on A paper.

January 2019

Bulletin

News From Your Credit Union

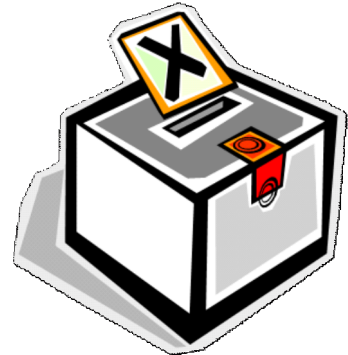
Children's Miracle Network

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 **\$5,000.00!** This was our biggest year yet! 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. Your support truly helps a wonderful cause! Thank you!



2019 Annual Meeting Date Set

The Legacy Credit Union's board of directors has schedule its yearly annual meeting for **April 9, 2019**. 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, 2018 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. Terms for both the board of directors and the supervisory committee are for three years. The five member board of directors oversees credit union activities and the welfare of the credit union. The three member supervisory committee is responsible for internal audits and compliance. As always, new faces for these positions are welcomed.



Loan Rate Price Matching

Legacy Credit Union wants your auto loan! If you're looking at purchasing a vehicle we'll do our best to meet or beat your offered rate at another financial institution. Right now our rates on new cars are as low as 2.25% and our rates on used cars are as low as 3.00%. But, if another lender can beat those rates give us a call and we'll do our best to meet or beat their rate. We appreciate your loyalty and want to work to make sure you finance your next vehicle with us. Some restrictions apply, call for details.