

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.

Second Quarter Dividend

The second quarter 2012 dividend is 0.60%.



Lower Loan Rates!

The credit union has reduced its loan rates on both new and used vehicles and street legal motorcycles again! See the rates and terms section of the newsletter for details, or just give us a call. **3.50% and 4.00% on new and 4.00% and 4.50% on used!**

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.



Holiday Closings

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

July 4	Independence Day
September 3	Labor Day
October 8	Columbus 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 2008 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 2007 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.*

COME SEE US AT OUR NEW WEBSITE!
www.d7hcu.com

July 2012

Bulletin

Welcome City of Carthage Employees!

The board of Directors for District 7 Highway Credit Union is excited to announce that the credit union can now serve the employees of the City of Carthage and their immediate family members. If you know anyone who works for the City of Carthage help us get the word out that they are now eligible to join District 7 Highway Credit Union.

The board hopes to continue bringing on new select employer groups to add to our membership base. If you have suggestions of new employer groups you'd like to see the credit union open its membership to, please let us know.

Don't Let Summer Pass You By!

Finish your summer off strong with a loan from District 7 Highway Credit Union. We have many types of loans with competitive rates to accommodate your summer needs.



- Vacations
- Boats
- ATV's
- RV's
- Motorcycles
- Personal Watercraft



Don't let the rest of the summer pass you by without enjoying it to the fullest! Contact us soon for the right loan to finish your summer with a bang!

Looking to Refinance Your Mortgage?

While interest rates remain at historical lows, now is the time to refinance your current mortgage. If you're looking to reduce your payment, lower your interest rate, or take advantage of the equity in your home, your credit union has a mortgage program that can help.

We work with Southwest Missouri Bank right here in Joplin to assist members on everything from qualifying to closing on their home purchase. Southwest Missouri Bank can also assist you with refinancing your current home. Whether you need to refinance your home and use the equity for home improvement projects, home additions, home repairs, debt consolidations or just refinancing to lower your mortgage rate or payment, Southwest Missouri Bank and your credit union can help.

Give us a call and we'll put you in touch with our mortgage representative at Southwest Missouri Bank.

News From Your Credit Union