

## District 7 HIGHWAY CREDIT UNION

3929 East 7th Street, Suite A  
 Joplin, MO 64801  
 (417) 659-6013, FAX: (417) 659-8731

[www.d7hcu.com](http://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 2013

The second quarter 2013 dividend is 0.30%.



### Storm Shelter Loans!

District 7 Highway Credit Union wants you and your family to have a safe, convenient location when storms are near. Because of all the recent storms our area has experienced the credit union is excited to announce that we are now offering loans on storm shelters. To make shelters affordable, we are offering storm shelter loans to homeowners at low rates. Give us a call, we'd love to help you keep your family secure.



3.00% for 36 months  
 4.00% for 48 months  
 5.00% for 60 months

Maximum loan amount is  
**\$10,000.00**

### Holiday Closings

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

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

### Share Secured Loans

2.30% 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.

July 2013

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### **Loan Rate Price Matching!**

District 7 Highway Credit Union wants your auto loan! If you're looking at purchasing a vehicle this summer we'll price match your offered rate at another financial institution. Right now our rates on new and used cars range from 3.50% to 4.50% but if another lender can beat those rates give us a call and we'll do our best to match 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.

### **Finance Your Next Home With Us!**

Mortgage rates continue to be at historic lows, but that won't last forever. If you've been considering purchasing a new home, or refinancing the mortgage on your existing home, now is the time to take advantage of current rates. District 7 Highway Credit Union has a mortgage loan package for you. Contact us and we'll put you in touch with our mortgage loan representative who can help you start the process of purchasing your dream home today!

### **District 7 Highway Credit Union's Privacy Policy**

District 7 Highway Credit Union respects the right of privacy of all its members. The credit union will do everything possible to protect personal information about our members with regard to all transactions between both parties. It is not the policy of this credit union to sell any member information, public or non-public, to non-affiliated third parties.

District 7 Highway Credit Union collects non-public personal information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us or others; and
- Information we receive from a consumer reporting agency.

If any vendor relationships require disclosure of member information in order to provide service to our members, we require in writing that the vendor not use member information for any other purpose.

District 7 Highway Credit Union maintains physical, electronic and procedural safeguards that comply with federal regulations to guard your non-public personal information.

Please be advised that we may disclose information on your accounts or information contained in member files to an appropriate third party, such as a credit bureau or insurance company affiliated with the credit union. We may also provide information to regulatory authorities or law enforcement in accordance with applicable law.

If you decide to terminate your membership or become an inactive member, we will adhere to the privacy policies and practice as described in this notice.

**News From Your Credit Union**