

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 2015

The second quarter 2015 dividend is 0.50%.



Spring Fling Summer Savings Event!

The credit union is excited to announce that we're still offering reduced loan rates on all our loans in all interest rate categories by a quarter of a percent! If you've been waiting for summer to make that purchase, wait no longer. Now's the time to get into a new or used vehicle, motorcycle, boat, RV, ATV, or whatever your heart desires. Give us a call or stop by for details. We'd love to help you start your summer off right.

Also, we'll price match your offered rate at another financial institution. If another lender can beat our rate, give us a call and we'll do our best to meet or beat their offer. We appreciate your loyalty and want to work to make sure you finance your next loan with us.

Holiday Closings

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

January 1	New Year's Day
January 19	Martin Luther King Jr. Day
February 16	Washington's Birthday
May 25	Memorial Day
July 3	Independence Day
September 7	Labor Day
October 12	Columbus Day
November 11	Veterans Day
November 26	Thanksgiving Day
December 25	Christmas Day

Share Secured Loans

2.50% APR 60 months maximum

Signature

APR	Max. Term
12.25%	Below \$2,499.99, 24 months
12.25%	\$2,500-4,999.99, 36 months
12.25%	\$5,000-10,000, 48 months

New Vehicles/Motorcycles

2.25%	36 months
2.25%	48 months
2.75%	60 months
3.00%	72 months (\$20,000 and up)

Used Vehicles/Motorcycles 11 & Newer

2.75%	36 months
2.75%	48 months
2.75%	60 months

Used Vehicles/Motorcycles 10 & Older

3.75%	36 months
3.75%	48 months
3.75%	60 months

New Boats/Motors/Trailers

4.25%	60 months
4.75%	72 months (\$20,000 and up)

Used Boats/Motors/Trailers

4.75%	48 months
5.00%	60 months

New Recreational Vehicles

4.50%	48 months
4.75%	60 months
5.00%	72 months (\$20,000 and up)

Used Recreational Vehicles

4.75%	48 months
5.00%	60 months

New ATV's/UTV's/Stock Trailers

4.25%	60 months
4.75%	72 months (\$20,000 and up)

Used ATV's/UTV's/Stock Trailers

4.75%	48 months
5.00%	60 months

Storm Shelters

2.25%	36 months
3.25%	48 months
4.25%	60 months

New Tractors/Lawn Mowers/ZTR's

3.25%	60 months (\$30,000 max loan)
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Used Tractors/Lawn Mowers/ZTR's

3.75%	60 months (\$30,000 max loan)
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Rates are based on Credit Bureau Score.

Rates listed are based on A paper.

July 2015

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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