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[www.yourlcu.com](http://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.

### Second Quarter Dividend 2017

The second quarter 2017 dividend is 0.40%.



## New Rates/Terms & Price Matching

Just a reminder, we're now offering new financing up to 84 months and used financing up to 72 months! 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'd love to price match your offered rate from 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

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

January 2	New Year's Day
January 16	Martin Luther King Jr. Day
February 20	Washington's Birthday
May 29	Memorial Day
July 4	Independence Day
September 4	Labor Day
October 9	Columbus Day
November 10	Veterans Day
November 23	Thanksgiving Day
December 25	Christmas Day

### Share Secured Loans

2.40% 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 13 & Newer

2.75% 60 months

3.00% 72 months

### Used Vehicles/Motorcycles 12 & Older

3.25% 60 months

### New Boats/Motors/Trailers

3.75% 60 months

4.25% 72 months

4.50% 84 months

### Used Boats/Motors/Trailers

4.25% 48 months

4.50% 60 months

4.75% 72 months

### New Recreational Vehicles

4.00% 48 months

4.25% 60 months

4.50% 72 months

4.75% 84 months

### Used Recreational Vehicles

4.25% 48 months

4.50% 60 months

4.75% 72 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.

July 2017

# Bulletin

News From Your Credit Union

## Tips to Increase Your Credit Score

In today's financial world, knowing what your credit score is and how to improve it is critical. The FICO score, the brand of credit score used in more than 90 percent of consumer-credit decisions, typically ranges from a low of 350 to a high of 850. If your score is lower than you'd like, the following tips will help you bring it up.

- **Pay your credit card and other bills on time.** Thirty-five percent of the FICO score is determined by your payment history. It's better to pay the minimum each month than fall behind.
- **Don't cancel unused cards (unless they carry an annual fee).** Part of your score depends on the ratio of credit used to total available credit. Eliminating a card reduces your credit line and can raise the ratio, which works against you.
- **Keep credit balances low.** Maintaining a revolving credit balance under 10 percent of your total available credit is wise. A higher ratio indicates an elevated credit risk. Using your entire limit, or close to it, will negatively affect your ratio, which in turn will negatively affect your credit score.
- **Maintain a variety of credit types.** Successfully paying an auto loan, a student loan, and credit card bills over the same period show that you're able to juggle different types of credit. That accounts for 10 percent of your score.
- **Beware of keeping high balances.** If you charge everything on your rewards card for the points, switch to cash or a debit card for a couple of months before applying for new credit. Lenders can't tell from your score whether you pay your balances in full every month. But they can see from your credit score that you're charging a lot relative to your credit limit. That can be viewed negatively.
- **Get a personal loan to pay off credit card debt.** You can improve your credit score by paying off your credit card debt by taking out a personal loan. The interest rate on the loan will also likely be lower than credit card interest rates.

## Storm Shelters & Tractors/Mowers/ZTR's

Summer is here, and with summer comes storm season. If you've been thinking about installing a storm shelter we've got your financing covered. We're offering rates as low as 2.25% for 36 months, 3.25% for 48 months, & 4.25% for 60 months on storm shelters. Maximum loan amount is \$10,000.00. Give us a call, we'd love to help you keep your family safe.

Also, just a reminder that we offer loans on small tractors, lawn tractors/mowers, and zero turn radius lawn mowers (ZTR's). The maximum loan amount is 80% of the retail price for both new and used not to exceed a ceiling of \$30,000.00. Credit score limitations apply. Give us a call if you're interested or want more information.