

District 7 HIGHWAY CREDIT UNION

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

Hours: Monday-Friday
Lobby 9:00 a.m. to 5:00 p.m.

Second Quarter Dividend

The second quarter 2011 dividend is 0.50%.



Lower Loan Rates!

The credit union has reduced its loan rates across almost all our loan categories. See the rates and terms section of the newsletter for details, or just give us a call. We'd love you help you finance your next purchase!

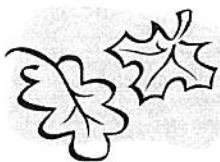
Immediate Family Eligible for Membership

The District 7 Highway Credit announces the expansion of its field of membership to include the state of Missouri's definition of "Immediate Family" of MoDOT employees and Highway Patrol Troopers. The new field of membership includes employees and/or retirees, their spouse, child, sibling, parent, grandparent, grandchild, aunt, uncle, niece, nephew, first cousin, or legal guardian and includes step, in-law, and legally adoptive relationships. If you're interested in signing up a loved one with the credit union, stop by or call us.

Holiday Closings

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

October 10	Columbus Day
November 11	Veterans Day
November 24	Thanksgiving Day
December 26	Christmas Day
January 2	New Year's Day



Share Secured Loans

2.50% 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

4.00%	36 months
4.25%	48 months
4.50%	60 months
5.00%	72 months (\$20,000 and up)

Used Vehicles/Street-legal

Motorcycles 2007 and Newer

4.50%	\$7,999.99 or less, 36 months
4.75%	\$8,000-15,999.99, 48 months
5.00%	\$16,000 or more, 60 months

Used Vehicles/Street-legal

Motorcycles 2006 and Older

5.00%	\$7,999 or less, 36 months
5.25%	\$8,000-15,999, 48 months
5.50%	\$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.

YOUR CREDIT UNION WAS ESTABLISHED TO SERVE MEMBERS' FINANCIAL NEEDS, AND IS OWNED AND OPERATED BY ITS MEMBERS.

October 2011

Bulletin

News From Your Credit Union

Skip-A-Payment Benefits Everyone!

District 7 Highway Credit Union members contributed \$3,963.30 to Children's Miracle Network (CMN) in 2010 through the Skip-A-Payment program last November. The board of directors has authorized the credit union to offer the same Skip-A-Payment program for November 2011 in hopes of surpassing last year's donations to CMN and adding another benefit to our deserving members.



The Skip-A-Payment promotion offers members the opportunity to skip a full monthly payment this November on up to three loans for a donation to CMN of up to \$50 per loan or 10% of the payment. Some restrictions apply.

Our local CMN provides medical equipment and services to the Neonatal Intensive Care Unit at Freeman Health Systems in Joplin. With your help and donations we can make this year's Skip-A-Payment promotion another great success for CMN.

Credit Union Elections Coming Soon

The time has come once again for members to elect officers for the Board of Directors, Credit Committee and Supervisory Committee. As always, new faces for these positions are welcomed. Members may volunteer for a position by coming to the credit union office or by mailing a brief note with their name, address and the desired position to "Nominations" in care of District 7 Highway Credit Union by December 1, 2011. Nominations will be finalized 60 days prior to the upcoming annual meeting.

Terms for both the committees and the board of directors are for three years. The five-member Board of Directors oversees credit union activities and the welfare of the credit union.

The three-member credit committee approves or denies loans, and the three member Supervisory Committee review loans for accuracy according regulatory guidelines.

Voting will be handled in the same manner as last year with absentee ballots available. The Credit Union must receive requests for absentee ballots by January 1, 2012. The annual meeting will be held in the first part of 2012. The exact date of the meeting will be announced in our upcoming newsletter.

