

## 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.

### Third Quarter Dividend 2013

The third quarter 2013 dividend is 0.30%.



### Skip-A-Payment!

District 7 Highway Credit Union members contributed \$4,528.70 to Children's Miracle Network (CMN) in 2012 through the Skip-A-Payment program last November. Once again, the board of directors has authorized the credit union to offer the same Skip-A-Payment program for November 2013 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. Members with current loans will be receiving sign up forms in the mail in October. Some restrictions apply.

Our local CMN provides assistance to children from birth to 21 years of age in a 14-county area in Missouri, Kansas, and Oklahoma. All money raised stays local, helping children and their families. CMN helps furnish and maintain the Freeman Neonatal Intensive Care Unit and provides funding for local pediatric needs, and provides pediatric emergency equipment for area agencies. With your help and donations we can make this year's Skip-A-Payment promotion another great success for CMN!



### Holiday Closings

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

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% 36 months

4.00% 48 months

4.00% 60 months

### Used Vehicles/Street-legal Motorcycles 2008 and Older

4.50% 36 months

4.50% 48 months

4.50% 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.

October 2013

# Bulletin

## **Loan Rate Price Matching!**

District 7 Highway Credit Union wants your auto loan! If you're looking at purchasing a vehicle 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.

## **Storm Shelter Loans!**

Winter may be just around the corner, but that doesn't mean you can't start getting ready for the spring storm season now. District 7 Highway Credit Union wants you and your family to have a safe, convenient location when storms are near. 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. We're offering 3.00% for 36 months, 4.00% for 48 months, & 5.00% for 60 months. Maximum loan amount is \$10,000.00.

## **Credit Union Elections Coming Soon**

The time has come once again for members to elect officers for the Board of Directors and the 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 1st, 2013. Nominations will be finalized 60 days prior to the upcoming annual meeting.

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

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 1st, 2014. The annual meeting will be held in the first part of 2014. The exact date of the meeting will be announced in our upcoming newsletter.

**News From Your Credit Union**