

## 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 2016

The third quarter 2016 dividend is 0.50%.



## We're Changing Our Name!

For some time now District 7 Highway Credit Union has discussed changing our name. For the last several years we've been slowly expanding our field of membership by bringing in new employer groups to our base and have felt the need to find a new name with a broader reach but that is still reflective of our history. We feel that **Legacy Credit Union** fits those needs!

As of the writing of this newsletter we're still in the process of finalizing this change. Watch for updates to our signage, checks/receipts/statements, and updates to our website and online member access soon. Also, if you have a vehicle loan with us, please let your insurance agent know that our name has changed to Legacy Credit Union.

This is an exciting time for the credit union! And, as always, the credit union will continue to provide the same level of customer service and financial products to our members that we always have. Our philosophy of "People Helping People" will continue to be our focus.

## Holiday Closings

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

January 1	New Year's Day
January 18	Martin Luther King Jr. Day
February 15	Washington's Birthday
May 30	Memorial Day
July 4	Independence Day
September 5	Labor Day
October 10	Columbus Day
November 11	Veterans Day
November 24	Thanksgiving Day
December 26	Christmas Day

### Share Secured Loans

2.50% 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 12 & Newer

2.75% 60 months

3.00% 72 months

### Used Vehicles/Motorcycles 11 & 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.**

October 2016

# B u i l l e t t i n

## **Skip-A-Payment!**

Once again, the board of directors has authorized the credit union to offer the Skip-A-Payment program this November in hopes of surpassing last year's donations to Children's Miracle Network (CMN) and adding another benefit to our membership.

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.

CMN helps furnish and maintain the Freeman Neonatal Intensive Care Unit and provides funding for local pediatric needs, as well as pediatric emergency equipment for area agencies. With your help and donations we can make this year's Skip-A-Payment promotion another great success!

## **Credit Union Elections Coming Soon**

Once again, the time has come 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 Legacy Credit Union by December 1st, 2016. 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. The three member supervisory committee is responsible for internal audits and compliance.

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, 2017. The annual meeting will be held in the first part of 2017. The exact date of the meeting will be announced in our upcoming newsletter.

## **Share Account Confirmations**

If you have any questions regarding your savings account balance or transaction history please direct all questions to our auditors at:

KPM CPA's  
Attn: Freddie Young  
1445 E. Republic Road  
Springfield, MO 65804  
417-882-4300

**News From Your Credit Union**