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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.

### Third Quarter Dividend 2018

The third quarter 2018 dividend is 0.50%.



## Checking Accounts & Debit Cards

We now have free checking accounts and VISA debit cards! The accounts have no minimum balance requirements or monthly fees, free VISA debit cards, online banking with smart phone optimized access, and overdraft protection backed by your savings account.

Give us a call to start your account today!

## Mortgage Loan Discount of 0.25%!

From now until **December 31st, 2018** we're offering to lock your mortgage loan rate in at a **discount of 0.25% off** of your qualified mortgage rate. We want to be your mortgage partner, and we want to see your mortgage with us.

Some restrictions do apply so give us a call for details!

## Holiday Closings

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

January 1	New Year's Day
January 15	Martin Luther King Jr. Day
February 19	Washington's Birthday
May 28	Memorial Day
July 4	Independence Day
September 3	Labor Day
October 8	Columbus Day
November 12	Veterans Day
November 22	Thanksgiving Day
December 25	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 14 & Newer

2.75% 60 months

3.00% 72 months

### Used Vehicles/Motorcycles 13 & Older

3.25% 60 months

### New Boats/Motors/Trailers

3.75% 60 months

4.25% 72 months

4.50% 84 months

4.75% 96 months

### Used Boats/Motors/Trailers

4.25% 48 months

4.50% 60 months

4.75% 72 months

5.00% 84 months

### New Recreational Vehicles

4.00% 48 months

4.25% 60 months

4.50% 72 months

4.75% 84 months

5.00% 96 months

### Used Recreational Vehicles

4.25% 48 months

4.50% 60 months

4.75% 72 months

5.00% 84 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 2018

# B u l l e 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, 2018. 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, 2019. The annual meeting will be held in the first part of 2019. The exact date of the meeting will be announced in our upcoming newsletter.

## **Share Account Confirmations**

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

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

**News From Your Credit Union**