News From Your Credit Union July 2020



3929 East 7th Street, Suite A Joplin, MO 64801 (417) 659-6013, FAX: (417) 659-8731 **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 2020

The second quarter 2020 dividend is 0.55%.



COVID-19 Update

The board of directors and credit union management are constantly monitoring the developing COVID-19 pandemic. As of right now, the credit union is holding operations like normal. Our lobby is open, and our hours are the same as they always have been. However, as things develop we may have to take steps to protect our members and staff from the spread of the virus. If we do make any changes we will post notices on our website and at the credit union office. As we move forward through this difficult and strange time, please know that we will do our best to provide the highest level of member service we can. Thank you for your support and patience.

New Employee!

We're excited to welcome a new employee to our team! Sarah Patrick joined the Legacy Credit Union family on June 29th. She comes to us from US Bank and she brings multiple years of banking, customer service and lending experience with her. Welcome Sarah!

Holiday Closings

Legacy Credit Union will be closed in observance of the following holidays:	
January 1	New Year's Day
January 20	Martin Luther King Jr. Day
February 17	Washington's Birthday
May 25	Memorial Day
July 4	Independence Day
September 7	Labor Day
October 12	Columbus Day
November 11	Veterans Day
November 26	Thanksgiving Day
December 25	Christmas Day

Bulletin

Share Secured Loans 2.55% 84 months maximum Signature 11.75% 60 months **New Vehicles/Motorcycles** 2.25% 48 months 2.75% 60 months 3.00% 72 months 3.25% 84 months Used Vehicles/Motorcycles 16 & Newer 3.00% 60 months 3.25% 72 months Used Vehicles/Motorcycles 15 - 12 3.75% 60 months Used Vehicles/Motorcycles 11 & Older 4.75% 60 months New Boats/Motors/Trailers 60 months 3.75% 4.25% 72 months 4.50% 84 months 4.75% 96 months 5.00% 108 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 5.25% 108 months **Used Recreational Vehicles** 4.25% 48 months 4.50% 60 months 72 months 4.75% 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 60 months 4.25% 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.

We're Social! You can now follow Legacy Credit Union on Facebook & Instagram

July 2020

2020 Annual Meeting To Be Re-Scheduled

Due to the effects of the COVID-19 pandemic, the Legacy Credit Union board of directors had to make the difficult decision to postpone the annual meeting. Right now we're not sure when we'll be able to re-schedule. With nationwide social distancing and stay at home orders ongoing we're going to have to take a "wait and see" approach. As soon as we are able to get the annual meeting back on the schedule we will notify you.



Thank you for your patience as we work through these challenging times.

Mortgage Loans with Servion Mortgage

We want to be your mortgage partner. A home is more than just a house. It's your future and your home is one of the smartest investments you can make. Call or stop by our office to apply for a mortgage today!

Checking Accounts & Debit Cards

We now have free checking accounts and VISA debit cards! The accounts have no minimum balance requirements or monthly fees. Start your account today!

Legacy Car Buying Site Powered by GrooveCar

We've partnered with GrooveCar to provide you the ultimate online auto-shopping experience. Save time, money, and stress when looking for your next car. Search for new or used cars, compare vehicles by make, model and price, access CarFax reports, request a quote, get pre-approved online, research vehicle specifications, and more!

Check out our site through our homepage or at yourlcu.groovecar.com



New Website!

The credit union is working on developing a new website. We kicked this process off with our vendor on June 23rd. We're not sure yet when the final implementation will be but, we're anticipating a month or two from the kickoff date. Hopefully, the new site will be up and running by the end of July or the end of August. Stay tuned!

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