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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 2020

The third 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. Thank you for your support and patience.

Account Confirmations

If you have any questions regarding any of your account balances 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.

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

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

3.75% 60 months

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

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.

We're Social!

You can now follow Legacy Credit Union on Facebook & Instagram

October 2020

B u l l e t i n

Skip-A-Payment

Once again, the board of directors has authorized the credit union to offer our annual Skip-A-Payment program this November. Like every year, we hope to surpass last year's donations to Children's Miracle Network (CMN). This is another great benefit of being a member of the credit union.

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 re-strictions 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!

New Website

The credit union is working on developing a new website. We're not sure yet when the final implementation will be but, we're anticipating the end of October or middle of November. Hopefully, the new site will be up and running soon. Stay tuned!

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!

Online Member Access

If you haven't signed up for online member access, give us a call and we'll get you enrolled today.

With online access it's easy to check your account balances, manage loan payments, and make transfers for free, anytime and anywhere.

News From Your Credit Union