



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.

Fourth Quarter Dividend 2020

The fourth quarter 2020 dividend is 0.55%.



COVID-19 Update

The board of directors and credit union management continue to monitor 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.

Checking Accounts & Debit Cards

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

Holiday Closings

Legacy 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 31	Memorial Day
July 5	Independence Day
September 6	Labor Day
October 11	Columbus Day
November 11	Veterans Day
November 25	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 17 & Newer

3.00% 60 months

3.25% 72 months

Used Vehicles/Motorcycles 16 - 13

3.75% 60 months

Used Vehicles/Motorcycles 12 & 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

January 2021

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News From Your Credit Union

Children's Miracle Network

The credit union would like to thank all of our members who participated in our "Skip-A-Payment" promotion for Children's Miracle Network this year.

The response to this promotion was another HUGE SUCCESS with contributions totaling **\$5,287.80!** These donations go a long way in helping children with medical problems in this area.

We would like to let every one of you know how much your help means to these children. Your support truly helps a wonderful cause. Thank you!



2021 Annual Meeting

Due to the continued effects of the COVID-19 pandemic, the credit union has not yet been able to schedule our annual meeting for 2021. Typically, we try to have the meeting in late March or early April, but at this time it's looking likely that our typical timeframe for the meeting will have to be pushed out.

As soon as we're able to narrow down a date we'll send out information to the membership either through the newsletter or a separate mailing. We will also use our website and Facebook page to post the date. So please keep an eye out for that information.

Hopefully, 2021 will bring a return to normalcy!

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 February or the middle of March. Hopefully, the new site will be up and running soon. Stay tuned!

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.