News From Your Credit Union October 2021

Bulletin



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.

Third Quarter Dividend 2021

The third guarter 2021 dividend is 0.55%.



Upcoming Move to New Location!

The credit union is excited to announce that we will be relocating to a new building around the first week of December this year!

Earlier this year, we purchased a building on the southwest corner of 32nd Street and Indiana Avenue in Joplin. The building was most recently used as a pharmacy. Our renovation of the building is on schedule to be finished in mid-November allowing us several weeks to finalize our preparations to complete the move. We feel this is the perfect location to continue to serve your needs well into the future. As we get closer to December, please watch your mail, our website, and our Facebook page for communication about the exact date of our move.

If you have any questions, please feel free to contact the credit union. This is an exciting time for the credit union, and we see this location as a big part of our future!

Holiday Closings

Legacy Credit Union will be closed in observance of the following

holidays:

December 25

January 1 New Year's Day

January 18 Martin Luther King Jr. Day February 15 Washington's Birthday

Christmas Day

May 31 Memorial Day
July 5 Independence Day
September 6 Labor Day
October 11 Columbus Day
November 11 Veterans Day
November 25 Thanksgiving Day

Share Secured Loans

2.55% 84 months maximum

Signature

11.75% 60 months

New Vehicles/Motorcycles

2.25% 48 months2.75% 60 months3.00% 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

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 months4.75% 60 months5.00% 72 months

Storm Shelters

2.25% 36 months3.25% 48 months4.25% 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 2021

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!

2021 Annual Meeting is October 26th

The Legacy Credit Union's board of directors has scheduled its yearly annual meeting for Tuesday October 26, 2021. This year, the annual meeting will be held at the Lighthouse building of The Bridge Christian Church (formerly: First Christian Church), at 800 S. Main St, Carthage, MO.

Dinner will be served at 6 p.m. with the business meeting coming to order shortly after. Voting will be completed in the same manner as last year. Only members as of September 30, 2021 are eligible to vote. All current members are encouraged to attend.

If you are interested in running for a board or supervisory position contact the credit union. 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. As always, new faces for these positions are welcomed.

Account Confirmations

If you have questions regarding any of your accounts, balances, or transactions, 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

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