

District 7 HIGHWAY CREDIT UNION

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

www.d7hcu.com

Hours: Monday-Friday

Lobby 9:00 a.m. to 5:00 p.m.

Drive Through 9:00 a.m. to 5:30 p.m.

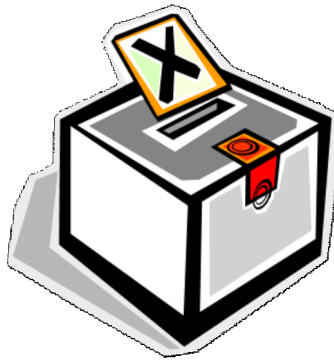
Fourth Quarter Dividend 2013

The fourth quarter 2013 dividend is 0.30%.



2014 Annual Meeting Date Set

The District 7 Highway Credit Union's board of directors has scheduled its yearly annual meeting for **March 20, 2014**. Just like last year, the annual meeting will be held at the **Southwest Missouri Bank Community Center at 801 Duquesne Road**, near the corner of 7th and Duquesne. 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, 2013 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.



Holiday Closings

District 7 Highway 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 26	Memorial Day
July 4	Independence Day
September 1	Labor Day
October 13	Columbus Day
November 11	Veterans Day
November 27	Thanksgiving Day
December 25	Christmas Day

Share Secured Loans

2.30% APR* 60 months maximum

Signature

APR* Max. Term

13.00% Below \$2,499.99, 24 months

13.00% \$2,500-4,999.99, 36 months

13.00% \$5,000-10,000, 48 months

New Vehicles/Motorcycles

3.50% 36 months

3.50% 48 months

4.00% 60 months

4.00% 72 months (\$20,000 and up)

Used Vehicles/Motorcycles 09 & Newer

4.00% 36 months

4.00% 48 months

4.00% 60 months

Used Vehicles/Motorcycles 08 & Older

4.50% 36 months

4.50% 48 months

4.50% 60 months

New Boats/Motors/Trailers

5.00% 60 months

5.50% 72 months (\$20,000 and up)

Used Boats/Motors/Trailers

5.50% \$9,999.99 or less, 48 months

5.75% \$10,000 or more, 60 months

New Recreational Vehicles

5.25% 48 months

5.50% 60 months

5.75% 72 months (\$20,000 and up)

Used Recreational Vehicles

5.50% 48 months

5.75% 60 months

New ATV's/Stock Trailers

5.00% 60 months

5.50% 72 months (\$20,000 and up)

Used ATV's/Stock Trailers

5.50% 48 months

5.75% 60 months

Storm Shelters

3.00% 36 months

4.00% 48 months

5.00% 60 months

New Tractors & Lawn Mowers

4.00% 60 months (\$30,000 max loan)

Used Tractors & Lawn Mowers

4.50% 60 months (\$30,000 max loan)

COME SEE US AT OUR NEW WEBSITE!
www.d7hcu.com

January 2014

Bulletin

Loan Rate Price Matching!

District 7 Highway Credit Union wants your auto loan! If you're looking at purchasing a vehicle we'll price match your offered rate at another financial institution. Right now our rates on new and used cars range from 3.50% to 4.50% but if another lender can beat those rates give us a call and we'll do our best to match their rate. We appreciate your loyalty and want to work to make sure you finance your next vehicle with us. Some restrictions apply, call for details.

Storm Shelter Loans

Just because winter is here it doesn't mean you can't start getting ready for the spring storm season now. District 7 Highway Credit Union wants you and your family to have a safe, convenient location when storms are near. To make shelters affordable, we are offering storm shelter loans to homeowners at low rates. Give us a call, we'd love to help you keep your family secure. We're offering 3.00% for 36 months, 4.00% for 48 months, & 5.00% for 60 months. Maximum loan amount is \$10,000.00.

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 **\$3,986.60!**



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!

Tractor, & Zero Turning Radius Lawn Mower Loans

District 7 Highway Credit Union is now offering loans on small tractors and zero turning radius lawn mowers. The maximum loan amount will be 80% of the retail price for both new and used not to exceed a ceiling of \$30,000. Credit score limitations do apply. Give us a call if you're interested or want more information.



News From Your Credit Union