

## District 7 HIGHWAY CREDIT UNION

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

[www.d7hcu.com](http://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.

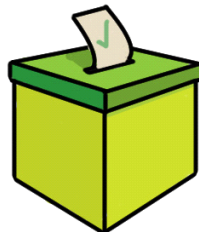
### Fourth Quarter Dividend 2014

The fourth quarter 2014 dividend is 0.50%.



### 2015 Annual Meeting Date Set

The District 7 Highway Credit Union's board of directors has scheduled its yearly annual meeting for **March 19, 2015**. 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, 2014 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

2.50% APR 60 months maximum

### Signature

APR Max. Term

12.50% Below \$2,499.99, 24 months

12.50% \$2,500-4,999.99, 36 months

12.50% \$5,000-10,000, 48 months

### New Vehicles/Motorcycles

2.50% 36 months

2.50% 48 months

3.00% 60 months

3.25% 72 months (\$20,000 and up)

### Used Vehicles/Motorcycles 11 & Newer

3.00% 36 months

3.00% 48 months

3.00% 60 months

### Used Vehicles/Motorcycles 10 & Older

4.00% 36 months

4.00% 48 months

4.00% 60 months

### New Boats/Motors/Trailers

4.50% 60 months

5.00% 72 months (\$20,000 and up)

### Used Boats/Motors/Trailers

5.00% 48 months

5.25% 60 months

### New Recreational Vehicles

4.75% 48 months

5.00% 60 months

5.25% 72 months (\$20,000 and up)

### Used Recreational Vehicles

5.00% 48 months

5.25% 60 months

### New ATV's/UTV's/Stock Trailers

4.50% 60 months

5.00% 72 months (\$20,000 and up)

### Used ATV's/UTV's/Stock Trailers

5.00% 48 months

5.25% 60 months

### Storm Shelters

2.50% 36 months

3.50% 48 months

4.50% 60 months

### New Tractors/Lawn Mowers/ZTR's

3.50% 60 months (\$30,000 max loan)

### Used Tractors/Lawn Mowers/ZTR's

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

Rates are based on Credit Bureau Score.

Rates listed are based on A paper.

January 2015

# Bulletin

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 **\$4,157.80!** 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!



**Children's  
Miracle Network  
Hospitals**  
Helping Local Kids

## Prepaid Debit Cards!

District 7 Highway Credit Union is excited to announce our new prepaid debit card program! The credit union has partnered with LSC to offer our members the CUMONEY Everyday Spend Reloadable Debit Card. The card can be loaded directly from your savings account with the credit union. Load it with the amount you want from your savings account, and you can spend it at any of the millions of merchants and ATMs where VISA is accepted.



## 2015 Member Survey

Recently, the credit union sent out a member survey. Hopefully, by now you have received it. If for some reason you haven't, or if you've misplaced it or need another one please contact the credit union and we'll be glad to get you one. Please take the time to complete the survey and send it back to the credit union. We want your input about what products and services you'd like to see the credit union offer in 2015. We're asking for all survey's to be returned by January 31, 2015 so we can start compiling the results.