

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.

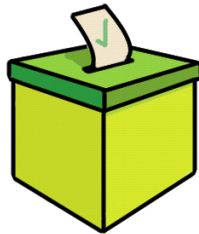
Fourth Quarter Dividend 2015

The fourth quarter 2015 dividend is 0.50%.



2016 Annual Meeting Date Set

The District 7 Highway Credit Union's board of directors has scheduled its yearly annual meeting for **March 22, 2016**. 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, 2015 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 18	Martin Luther King Jr. Day
February 15	Washington's Birthday
May 30	Memorial Day
July 4	Independence Day
September 5	Labor Day
October 10	Columbus Day
November 11	Veterans Day
November 24	Thanksgiving Day
December 26	Christmas Day

Share Secured Loans

2.50% APR 60 months maximum

Signature

APR	Max. Term
12.25%	Below \$2,499.99, 24 months
12.25%	\$2,500-4,999.99, 36 months
12.25%	\$5,000-10,000, 48 months

New Vehicles/Motorcycles

2.25%	36 months
2.25%	48 months
2.75%	60 months
3.00%	72 months (\$20,000 and up)

Used Vehicles/Motorcycles 12 & Newer

2.75%	36 months
2.75%	48 months
2.75%	60 months

Used Vehicles/Motorcycles 11 & Older

3.75%	36 months
3.75%	48 months
3.75%	60 months

New Boats/Motors/Trailers

4.25%	60 months
4.75%	72 months (\$20,000 and up)

Used Boats/Motors/Trailers

4.75%	48 months
5.00%	60 months

New Recreational Vehicles

4.50%	48 months
4.75%	60 months
5.00%	72 months (\$20,000 and up)

Used Recreational Vehicles

4.75%	48 months
5.00%	60 months

New ATV's/UTV's/Stock Trailers

4.25%	60 months
4.75%	72 months (\$20,000 and up)

Used ATV's/UTV's/Stock Trailers

4.75%	48 months
5.00%	60 months

Storm Shelters

2.25%	36 months
3.25%	48 months
4.25%	60 months

New Tractors/Lawn Mowers/ZTR's

3.25%	60 months (\$30,000 max loan)
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Used Tractors/Lawn Mowers/ZTR's

3.75%	60 months (\$30,000 max loan)
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Rates are based on Credit Bureau Score.

Rates listed are based on A paper.

January 2016

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 **\$3,921.90!** 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.



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. If another lender can beat our rate 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.