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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 2016

The fourth quarter 2016 dividend is 0.50%.



Our Name Change is Finalized!

It's official, District 7 Highway Credit Union is now officially **Legacy Credit Union!**

For some time now District 7 Highway Credit Union has discussed changing our name. But now it is a reality! For the last several years we've been slowly expanding our field of membership by bringing in new employer groups to our base and have felt the need to find a new name with a broader reach but that is still reflective of our history. We feel that Legacy Credit Union fits those needs!

This is an exciting time for the credit union! And, we want to thank our membership for your patience during this transition. As always, the credit union will continue to provide the same level of customer service and financial products to our members that we always have. Our philosophy of "People Helping People" will continue to be our focus.

Holiday Closings

Legacy Union will be closed in observance of the following holidays:

January 2	New Year's Day
January 16	Martin Luther King Jr. Day
February 20	Washington's Birthday
May 29	Memorial Day
July 4	Independence Day
September 4	Labor Day
October 9	Columbus Day
November 10	Veterans Day
November 23	Thanksgiving Day
December 25	Christmas Day

Share Secured Loans

2.50% 60 months maximum

Signature

11.75% 48 months

New Vehicles/Motorcycles

2.25% 48 months

2.75% 60 months

3.00% 72 months

3.25% 84 months

Used Vehicles/Motorcycles 12 & Newer

2.75% 60 months

3.00% 72 months

Used Vehicles/Motorcycles 11 & Older

3.25% 60 months

New Boats/Motors/Trailers

3.75% 60 months

4.25% 72 months

4.50% 84 months

Used Boats/Motors/Trailers

4.25% 48 months

4.50% 60 months

4.75% 72 months

New Recreational Vehicles

4.00% 48 months

4.25% 60 months

4.50% 72 months

4.75% 84 months

Used Recreational Vehicles

4.25% 48 months

4.50% 60 months

4.75% 72 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.

January 2017

Bulletin

News From Your Credit Union

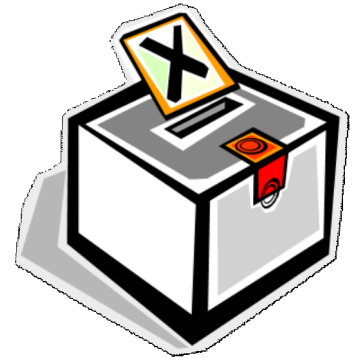
Children's Miracle Network

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 **\$3,962.56!** 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!



2017 Annual Meeting Date Set

The Legacy Credit Union's board of directors has scheduled its yearly annual meeting for **April 4, 2017**. 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, 2016 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.



What's New at Your CU?

The credit union has some changes coming and is planning some exciting new services for our members. We're working on the following:

- **Checking Accounts:** We hope to have checking accounts available by the end of the first quarter.
- **Debit Cards:** We hope to have debits cards for our checking accounts by the end of the first quarter also.
- **Cash:** Along with our new checking accounts and debit cards we hope to have cash available by the end of the first quarter as well.
- **Line of Credit:** We plan to begin working on a \$5,000 line of credit as a compliment to our signature loan early in the year.