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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 2017

The fourth quarter 2017 dividend is 0.40%.



Checking Accounts & Debit Cards

Legacy Credit Union is excited to announce that in March 2018 we will begin offering Checking Accounts and Debit Cards to our members! At this point we don't have an exact kick-off date, but we've targeted the first half of March. We'll be communicating more information as we get closer to finalizing these services.

We've partnered with the Heartland Credit Union Association and their Shared Financial Solutions program to bring you checking accounts and we've partnered with Transfund Merchant Services to bring you debit cards.

We are extremely excited about offering these services to you and look forward to continuing to meet your financial services needs.

Holiday Closings

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

January 1	New Year's Day
January 15	Martin Luther King Jr. Day
February 19	Washington's Birthday
May 28	Memorial Day
July 4	Independence Day
September 3	Labor Day
October 8	Columbus Day
November 12	Veterans Day
November 22	Thanksgiving Day
December 25	Christmas Day

Share Secured Loans

2.40% 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 13 & Newer

2.75% 60 months

3.00% 72 months

Used Vehicles/Motorcycles 12 & Older

3.25% 60 months

New Boats/Motors/Trailers

3.75% 60 months

4.25% 72 months

4.50% 84 months

4.75% 96 months

Used Boats/Motors/Trailers

4.25% 48 months

4.50% 60 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

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 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 2018

Bulletin

News From Your Credit Union

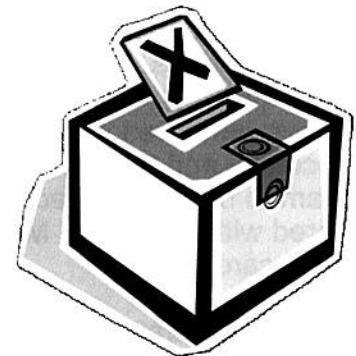
Children's Miracle Network

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 **\$4,650.70!** 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! Thank you!



2018 Annual Meeting Date Set

The Legacy Credit Union's board of directors has schedule its yearly annual meeting for **April 10, 2018**. 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, 2017 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.



Extended Terms on Boats & RV's

We're now offering extended terms of up to 96 months on new Boats/Motors/Trailers and Recreational Vehicles plus up to 84 months on used. Some restrictions apply based on credit score. Give us a call for details. Spring will be here before you know it and a new boat or RV may be just what you need after a long winter!

Also, just a reminder, we'd love to price match your offered rate from another financial institution. If another lender can beat our rate, give us a call and we'll do our best to meet or beat their offer. We appreciate your loyalty and want to work to make sure you finance your next purchase with us.