

## 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.

### First Quarter Dividend

The first quarter 2012 dividend is 0.60%.



### Lower Loan Rates!

The credit union has reduced its loan rates on both new and used vehicles and street legal motorcycles again! See the rates and terms section of the newsletter for details, or just give us a call. **3.50% and 4.00% on new and 4.00% and 4.50% on used!**

### 2012 Annual Meeting Summary!

The District 7 Highway Credit Union held its 2012 annual meeting on March 22nd. Thirty-one voting members were in attendance to enjoy the chili with red beans and rice dinner. Once again, please extend a big thank you to Tim and Rebecca Houdyshell and all who helped with the meal preparation.

Chairman Houdyshell called the business meeting to order. The annual reports and the year-end financial and statistical summary were presented to the members as well as a report of the Supervisory Committee's actions throughout the year. Once those were found to be in good order. The chairman proceeded with the election results. The results of the election included:

Board Members: James Mushce & Dave Taylor  
Supervisory Committee: Jerry Davis

The credit union continues to encourage all members to volunteer their talents in the future. If you haven't been on the board or a committee please contact the credit union to find out how to volunteer.

### Holiday Closings

District 7 Highway Credit Union will be closed in observance of the following holidays:

May 28	<b>Memorial Day</b>
July 4	<b>Independence Day</b>
September 3	<b>Labor Day</b>



### Share Secured Loans

2.60% 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/Street-legal Motorcycles

3.50%	36 months
3.50%	48 months
4.00%	60 months
4.00%	72 months (\$20,000 and up)

### Used Vehicles/Street-legal

#### Motorcycles 2008 and Newer

4.00%	\$7,999.99 or less, 36 months
4.00%	\$8,000-15,999.99, 48 months
4.00%	\$16,000 or more, 60 months

#### Used Vehicles/Street-legal

#### Motorcycles 2007 and Older

4.50%	\$7,999 or less, 36 months
4.50%	\$8,000-15,999, 48 months
4.50%	\$16,000 or more, 60 months

### New Boats/Motors/Trailers

6.00%	60 months
6.50%	72 months (\$20,000 and up)

### Used Boats/Motors/Trailers

6.50%	\$9,999.99 or less, 48 months
6.75%	\$10,000 or more, 60 months

### New Recreational Vehicles

6.25%	48 months
6.50%	60 months
6.75%	72 months (\$20,000 and up)

### Used Recreational Vehicles

6.50%	48 months
6.75%	60 months

### New ATV's/Stock Trailers

6.00%	60 months
6.50%	72 months (\$20,000 and up)

### Used ATV's/Stock Trailers

6.50%	48 months
6.75%	60 months

*\*APR=Annual Percentage Rate. All rates subject to change without notice. Other loans available.*

April 2012

# Bulletin

## District 7 Highway Credit Union's Privacy Policy

District 7 Highway Credit Union respects the right of privacy of all its members. The credit union will do everything possible to protect personal information about our members with regard to all transactions between both parties. It is not the policy of this credit union to sell any member information public or non-public to non-affiliated third parties.

District 7 Highway Credit Union collects non-public personal information about you from the following sources:

1. Information we receive from you on applications or other forms;
2. Information about your transactions with us or others; and
3. Information we receive from consumer reporting agencies

If any vendor relationships require disclosure of member information in order to provide service to our members, we require in writing that the vendor not use member information for any other purpose.

District 7 Highway Credit Union maintains physical, electronic, and procedural safeguards that comply with federal regulations to guard your non-public personal information.

Please be advised that we may disclose information on your accounts or information contained in member files to an appropriate third party, such as a credit bureau or insurance company affiliated with the credit union. We may also provide information to regulatory authorities or law enforcement in accordance with applicable law.

If you decide to terminate your membership or become an inactive member, we will adhere to the privacy policies and practices as described in this notice.



### We're Online!

District 7 Highway Credit Union is excited to announce the launch of our new website! Check us out online at [www.d7hcu.com](http://www.d7hcu.com)! By using the website you'll have the ability to sign up for our online member access, view your account balances and loan balances online, setup automatic transfers, and request checks all from the comfort of your home. You'll be able to view our rates, utilize our loan and savings calculators, and keep up with what's going on in the credit union anytime. Let us know what you think.



News From Your Credit Union