

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.

First Quarter Dividend 2013

The first quarter 2013 dividend is 0.40%.



Verification of Account Audit 2013

The Supervisory Committee of District 7 Highway Credit Union is conducting our yearly account audit of our members accounts. Please take a little time and verify the information provided in your quarterly statement with your records. If there are discrepancies between the information we provided you in your statement and your records, please contact Doug Haning from our audit firm of Hlavacek, Morris, McIntyre, Yates & Danielson at 417-882-2650.



Holiday Closings

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

January 1	New Year's
January 21	Martin Luther King's Birthday
February 18	Washington's Birthday
May 27	Memorial Day
July 4	Independence Day
September 2	Labor Day
October 14	Columbus Day
November 11	Veterans Day
November 28	Thanksgiving Day
December 25	Christmas Day

Share Secured Loans

2.40% 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 2009 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 2008 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.

2013 Annual Meeting Summary!

The District 7 Highway Credit Union’s annual meeting was held on March 25th! Forty-Three voting members were in attendance at the annual meeting to enjoy the chili and red beans with rice meal. Once again, please extend a big thanks to Tim and Becci Houdyshell and all who help with the meal preparation. Without their help it wouldn’t be possible!

Chairman Tim Houdyshell called the business section of the meeting to order. An annual report from the supervisory committee was presented. Credit Union management presented the year-end financial and statistical summary. Upon completion of these reports the meeting proceeded with questions and comments from the membership. Once the regular business was completed, the chairman proceeded with the election results.

This year there was 1 open position for the Board of Directors and Supervisory Committee. The results of the elections included:

Board Members:	Vickie Ginder
Supervisory Committee:	Kevin Minear

The credit union officers and staff would like to thank the membership for making the annual meeting and the credit union a success. We would like to encourage all members to volunteer their talents and input in the future. And if you haven’t been to an annual meeting before, come out and join us next year!

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:

- Information we receive from you on applications or other forms;
- Information about your transactions with us or others; and
- Information we receive from a consumer reporting agency.

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 practice as described in this notice.