

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 2014

The first quarter 2014 dividend is 0.30%.



New Loan Rates!

Rates on vehicles now starting as low as 2.50% on new, 3.00% on late models, and 4.00% on older models. We've also reduced our rates on our other loan categories. Give us a call or stop by for details. Rates are based on the applicant's credit bureau score.

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.

Holiday Closings

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

January 1	New Year's Day
January 20	Martin Luther King Jr. Day
February 17	Washington's Birthday
May 26	Memorial Day
July 4	Independence Day
September 1	Labor Day
October 13	Columbus Day
November 11	Veterans Day
November 27	Thanksgiving Day
December 25	Christmas Day

Share Secured Loans

2.30% APR 60 months maximum

Signature

APR Max. Term

12.50% Below \$2,499.99, 24 months

12.50% \$2,500-4,999.99, 36 months

12.50% \$5,000-10,000, 48 months

New Vehicles/Motorcycles

2.50% 36 months

2.50% 48 months

3.00% 60 months

3.25% 72 months (\$20,000 and up)

Used Vehicles/Motorcycles 10 & Newer

3.00% 36 months

3.00% 48 months

3.00% 60 months

Used Vehicles/Motorcycles 09 & Older

4.00% 36 months

4.00% 48 months

4.00% 60 months

New Boats/Motors/Trailers

4.50% 60 months

5.00% 72 months (\$20,000 and up)

Used Boats/Motors/Trailers

5.00% \$9,999.99 or less, 48 months

5.25% \$10,000 or more, 60 months

New Recreational Vehicles

4.75% 48 months

5.00% 60 months

5.25% 72 months (\$20,000 and up)

Used Recreational Vehicles

5.00% 48 months

5.25% 60 months

New ATV's/Stock Trailers

4.50% 60 months

5.00% 72 months (\$20,000 and up)

Used ATV's/Stock Trailers

5.00% 48 months

5.25% 60 months

Storm Shelters

2.50% 36 months

3.50% 48 months

4.50% 60 months

New Tractors & Lawn Mowers

3.50% 60 months (\$30,000 max loan)

Used Tractors & Lawn Mowers

4.00% 60 months (\$30,000 max loan)

Rates are based on Credit Bureau Score.

Rates listed are based on A paper.

COME SEE US AT OUR WEBSITE!
www.d7hcu.com

April 2014

Bulletin

2014 Annual Meeting Summary!

The District 7 highway Credit Union held its 2014 Annual Meeting on March 20th. Twenty-nine 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 summaries were presented to the members as well as a report of the Supervisory Committee's actions throughout the year. Once the reports were found to be in good order, the Chairman proceeded with the election results. The results of the election included:

Board members: Tim Houdyshell & Scott McKee
Supervisory Committee: Craig Switzer

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

Storm Shelter Loans

Spring is here, and with spring comes storm season. With that in mind District 7 Highway Credit Union wants you and your family to have a safe, convenient location when storms are near. To make shelters affordable, we are offering storm shelter loans to homeowners at low rates. Give us a call, we'd love to help you keep your family secure. We're offering rates as low as 2.50% for 36 months, 3.50% for 48 months, & 4.50% for 60 months. Maximum loan amount is \$10,000.00.

Tractor, & Zero Turning Radius Lawn Mower Loans

District 7 Highway Credit Union is now offering loans on small tractors and zero turning radius lawn mowers. The maximum loan amount will be 80% of the retail price for both new and used not to exceed a ceiling of \$30,000. Credit score limitations do apply. Give us a call if you're interested or want more information.



News From Your Credit Union