

## 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 2015

The first quarter 2015 dividend is 0.50%.



## 2015 Annual Meeting Summary

The District 7 highway Credit Union held its 2015 Annual Meeting on March 19th. Thirty-six 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: Dave Taylor & Jamie Musche  
Supervisory Committee: David Backus

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.

## Holiday Closings

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

January 1	New Year's Day
January 19	Martin Luther King Jr. Day
February 16	Washington's Birthday
May 25	Memorial Day
July 3	Independence Day
September 7	Labor Day
October 12	Columbus Day
November 11	Veterans Day
November 26	Thanksgiving Day
December 25	Christmas Day

### Share Secured Loans

2.50% APR 60 months maximum

### Signature

APR	Max. Term
12.25%	Below \$2,499.99, 24 months
12.25%	\$2,500-4,999.99, 36 months
12.25%	\$5,000-10,000, 48 months

### New Vehicles/Motorcycles

2.25%	36 months
2.25%	48 months
2.75%	60 months
3.00%	72 months (\$20,000 and up)

### Used Vehicles/Motorcycles 11 & Newer

2.75%	36 months
2.75%	48 months
2.75%	60 months

### Used Vehicles/Motorcycles 10 & Older

3.75%	36 months
3.75%	48 months
3.75%	60 months

### New Boats/Motors/Trailers

4.25%	60 months
4.75%	72 months (\$20,000 and up)

### Used Boats/Motors/Trailers

4.75%	48 months
5.00%	60 months

### New Recreational Vehicles

4.50%	48 months
4.75%	60 months
5.00%	72 months (\$20,000 and up)

### Used Recreational Vehicles

4.75%	48 months
5.00%	60 months

### New ATV's/UTV's/Stock Trailers

4.25%	60 months
4.75%	72 months (\$20,000 and up)

### Used ATV's/UTV's/Stock Trailers

4.75%	48 months
5.00%	60 months

### Storm Shelters

2.25%	36 months
3.25%	48 months
4.25%	60 months

### New Tractors/Lawn Mowers/ZTR's

3.25%	60 months (\$30,000 max loan)
-------	-------------------------------

### Used Tractors/Lawn Mowers/ZTR's

3.75%	60 months (\$30,000 max loan)
-------	-------------------------------

Rates are based on Credit Bureau Score.

Rates listed are based on A paper.

April 2015

# Bulletin

News From Your Credit Union

## Spring Fling Summer Savings Event!

The Board of Directors is excited to announce that the credit union is lowering all our loan rates for every loan type and every interest rate category by a quarter of a percent! If you've been waiting for spring to make that purchase, wait no longer. Now's the time to get into a new or used vehicle, motorcycle, boat, RV, ATV, or whatever your heart desires. Give us a call or stop by for details. We'd love to help you start your summer off right.

## Storm Shelter Loans

Summer is here, and with summer 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 2.25% for 36 months, 3.25% for 48 months, & 4.25% for 60 months. Maximum loan amount is \$10,000.00.

## Prepaid Debit Cards!

District 7 Highway Credit Union is excited to announce our new prepaid debit card program! The credit union has partnered with LSC to offer our members the CUMONEY Everyday Spend Reloadable Debit Card. The card can be loaded directly from your savings account with the credit union. Load it with the amount you want from your savings account, and you can spend it at any of the millions of merchants and ATMs where VISA is accepted.

