

## 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 2016

The first quarter 2016 dividend is 0.50%.



## 2016 Annual Meeting Summary

The District 7 highway Credit Union held its 2016 Annual Meeting on March 22nd. Thirty-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: Vickie Ginder  
Supervisory Committee: Kevin Minear

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 18	Martin Luther King Jr. Day
February 15	Washington's Birthday
May 30	Memorial Day
July 4	Independence Day
September 5	Labor Day
October 10	Columbus Day
November 11	Veterans Day
November 24	Thanksgiving Day
December 26	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 12 & Newer

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

### Used Vehicles/Motorcycles 11 & 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)
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### Used Tractors/Lawn Mowers/ZTR's

3.75%	60 months (\$30,000 max loan)
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Rates are based on Credit Bureau Score.

Rates listed are based on A paper.

April 2016

# Bulletin

News From Your Credit Union

## 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.



## 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.