



3929 East 7th Street, Suite A  
Joplin, MO 64801  
(417) 659-6013, FAX: (417) 659-8731  
[www.yourlcu.com](http://www.yourlcu.com)  
Hours: Monday-Friday  
Lobby 9:00 a.m. to 5:00 p.m. / Drive-thru 9:00 a.m. to 5:30 p.m.

### First Quarter Dividend 2018

The first quarter 2018 dividend is 0.45%.



## Checking Accounts & Debit Cards

Legacy Credit Union is excited to announce that sometime in mid May 2018 we will begin offering Checking Accounts and Debit Cards to our members! At this point we don't have an exact kick-off date, but we've targeted the second half of May. We'll be communicating more information as we get closer to finalizing these services.

We've partnered with the Heartland Credit Union Association and their Shared Financial Solutions program to bring you checking accounts and we've partnered with Transfund Merchant Services to bring you debit cards.

We are extremely excited about offering these services to you and look forward to continuing to meet your financial services needs.

## Holiday Closings

Legacy Credit Union will be closed in observance of the following holidays:

January 1	New Year's Day
January 15	Martin Luther King Jr. Day
February 19	Washington's Birthday
May 28	Memorial Day
July 4	Independence Day
September 3	Labor Day
October 8	Columbus Day
November 12	Veterans Day
November 22	Thanksgiving Day
December 25	Christmas Day

### Share Secured Loans

2.45% 60 months maximum

### Signature

11.75% 48 months

### New Vehicles/Motorcycles

2.25% 48 months

2.75% 60 months

3.00% 72 months

3.25% 84 months

### Used Vehicles/Motorcycles 14 & Newer

2.75% 60 months

3.00% 72 months

### Used Vehicles/Motorcycles 13 & Older

3.25% 60 months

### New Boats/Motors/Trailers

3.75% 60 months

4.25% 72 months

4.50% 84 months

4.75% 96 months

### Used Boats/Motors/Trailers

4.25% 48 months

4.50% 60 months

4.75% 72 months

5.00% 84 months

### New Recreational Vehicles

4.00% 48 months

4.25% 60 months

4.50% 72 months

4.75% 84 months

5.00% 96 months

### Used Recreational Vehicles

4.25% 48 months

4.50% 60 months

4.75% 72 months

5.00% 84 months

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

3.75% 60 months

4.25% 72 months

4.50% 84 months

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

4.25% 48 months

4.75% 60 months

5.00% 72 months

### Storm Shelters

2.25% 36 months

3.25% 48 months

4.25% 60 months

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

2.75% 60 months (\$30,000 max loan)

3.00% 72 months (\$30,000 max loan)

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

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

Rates are based on Credit Bureau Score.  
Rates listed are based on A paper.

April 2018

# Bulletin

## Extended Terms on Boats & RV's

We're now offering extended terms of up to 96 months on new Boats/Motors/Trailers and Recreational Vehicles plus up to 84 months on used. Some restrictions apply based on credit score. Give us a call for details. Spring will be here before you know it and a new boat or RV may be just what you need after a long winter!

Also, just a reminder, we'd love to price match your offered rate from another financial institution. If another lender can beat our rate, give us a call and we'll do our best to meet or beat their offer. We appreciate your loyalty and want to work to make sure you finance your next purchase with us.

## Legacy Credit Union's Privacy Policy

Legacy Credit Union respects the right to 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.

Legacy 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.

Legacy 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.

**News From Your Credit Union**