

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.

Second Quarter Dividend 2014

The second quarter 2014 dividend is 0.30%.



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.



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

July 2014

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New Loan Rates! Loan Rate Price Matching!

Rates on vehicles are 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.

District 7 Highway Credit Union can also price match a rate offered at 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 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.

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 2.50% 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