

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.

Third Quarter Dividend

The third quarter 2012 dividend is 0.60%.



Skip-A-Payment!

District 7 Highway Credit Union members contributed \$4,282.40 to Children's Miracle Network (CMN) in 2011 through the Skip-A-Payment program last November. Once again, the board of directors has authorized the credit union to offer the same Skip-A-Payment program for November 2012 in hopes of surpassing last year's donations to CMN and adding another benefit to our deserving members.

The Skip-A-Payment promotion offers members the opportunity to skip a full monthly payment this November on up to three loans for a donation to CMN of up to \$50 per loan or 10% of the payment. Members with current loans will be receiving sign up forms in the mail in October. Some restrictions apply.

Our local CMN provides assistance to children from birth to 21 years of age in a 14-county area in Missouri, Kansas, and Oklahoma. All money raised stays local, helping children and their families. CMN helps furnish and maintain the Freeman Neonatal Intensive Care Unit and provides funding for local pediatric needs, and provides pediatric emergency equipment for area agencies. With your help and donations we can make this year's Skip-A-Payment promotion another great success for CMN!



Holiday Closings

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

October 8	Columbus Day
November 12	Veterans Day
November 22	Thanksgiving Day
December 25	Christmas Day



Share Secured Loans

2.60% APR* 60 months maximum

Signature

APR*	Max. Term
13.00%	Below \$2,499.99, 24 months
13.00%	\$2,500-4,999.99, 36 months
13.00%	\$5,000-10,000, 48 months

New Vehicles/Street-legal Motorcycles

3.50%	36 months
3.50%	48 months
4.00%	60 months
4.00%	72 months (\$20,000 and up)

Used Vehicles/Street-legal

Motorcycles 2008 and Newer

4.00%	\$7,999.99 or less, 36 months
4.00%	\$8,000-15,999.99, 48 months
4.00%	\$16,000 or more, 60 months

Used Vehicles/Street-legal

Motorcycles 2007 and Older

4.50%	\$7,999 or less, 36 months
4.50%	\$8,000-15,999, 48 months
4.50%	\$16,000 or more, 60 months

New Boats/Motors/Trailers

6.00%	60 months
6.50%	72 months (\$20,000 and up)

Used Boats/Motors/Trailers

6.50%	\$9,999.99 or less, 48 months
6.75%	\$10,000 or more, 60 months

New Recreational Vehicles

6.25%	48 months
6.50%	60 months
6.75%	72 months (\$20,000 and up)

Used Recreational Vehicles

6.50%	48 months
6.75%	60 months

New ATV's/Stock Trailers

6.00%	60 months
6.50%	72 months (\$20,000 and up)

Used ATV's/Stock Trailers

6.50%	48 months
6.75%	60 months

*APR=Annual Percentage Rate. All rates subject to change without notice. Other loans available.

October 2012

Bulletin

News From Your Credit Union

Welcome New Select Employer Groups!

The board of Directors for District 7 Highway Credit Union is excited to announce that the credit union has expanded it's field of membership and can now serve the **employees of the City of Carthage, the City of Webb City, the City of Duquesne, and the employees of the Jasper County Sheriff and their immediate family members.** If you know anyone who works for any of our new employer groups help us get the word out to let them know they are now eligible to join District 7 Highway Credit Union.

The board hopes to continue brining on new select employer groups to add to our existing membership base. If you have suggestions of new employer groups you'd like to see the credit union open it's membership to, please let us know.

Credit Union Elections Coming Soon

The time has come once again for members to elect officers for the Board of Directors and the Supervisory Committee. As always, new faces for these positions are welcomed. Members may volunteer for a position by coming to the credit union office or by mailing a brief note with their name, address and the desired position to "Nominations" in care of District 7 Highway Credit Union by December 1st, 2012. Nominations will be finalized 60 days prior to the upcoming annual meeting.

Terms for both the board of directors and the supervisory committee are for three years. The five-member board of directors oversees credit union activities and the welfare of the credit union.

Voting will be handled in the same manner as last year with absentee ballots available. The credit union must receive requests for absentee ballots by January 1st, 2013. The annual meeting will be held in the first part of 2013. The exact date of the meeting will be announced in our upcoming newsletter.

We're Online!

Check us out online at **www.d7hcu.com**! If you haven't already been using the credit union's new online banking portal you're missing out on an easy and convenient way to access your account. Give us a call and we can setup your online account. It's easy, convenient, and **FREE!** By using our online member access you'll have the ability to view your account and loan balances, setup automatic transfers, and request checks all from the comfort of your home. You'll also be able to view our loan rates, utilize our loan and savings calculators, and keep up with what's going on in the credit union anytime. Give us a call!