

## 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.

### Third Quarter Dividend 2015

The third quarter 2015 dividend is 0.50%.



### Prepaid Debit Cards!

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 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)
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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.

October 2015

# Bulletin

## Skip-A-Payment!

Once again, the board of directors has authorized the credit union to offer the Skip-A-Payment program this November 2015 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!



## 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, 2015. 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, 2016. The annual meeting will be held in the first part of 2016. The exact date of the meeting will be announced in our upcoming newsletter.

News From Your Credit Union