



3929 East 7th Street, Suite A  
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(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.

### Third Quarter Dividend 2017

The third quarter 2017 dividend is 0.40%.



## New Rates/Terms & Price Matching

Just a reminder, we're now offering new financing up to 84 months and used financing up to 72 months! Fall is here, so if you've been waiting to make that purchase, don't wait much longer. Now's the time to get into a new or used vehicle, motorcycle, boat, RV, ATV, or whatever your heart desires. Give us a call or stop by for details. We'd love to help you take advantage of our great rates and terms.

Also, 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 loan with us.

## Holiday Closings

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

January 2	New Year's Day
January 16	Martin Luther King Jr. Day
February 20	Washington's Birthday
May 29	Memorial Day
July 4	Independence Day
September 4	Labor Day
October 9	Columbus Day
November 10	Veterans Day
November 23	Thanksgiving Day
December 25	Christmas Day

### Share Secured Loans

2.40% 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 13 & Newer

2.75% 60 months

3.00% 72 months

### Used Vehicles/Motorcycles 12 & Older

3.25% 60 months

### New Boats/Motors/Trailers

3.75% 60 months

4.25% 72 months

4.50% 84 months

### Used Boats/Motors/Trailers

4.25% 48 months

4.50% 60 months

4.75% 72 months

### New Recreational Vehicles

4.00% 48 months

4.25% 60 months

4.50% 72 months

4.75% 84 months

### Used Recreational Vehicles

4.25% 48 months

4.50% 60 months

4.75% 72 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.

October 2017

# Bulletin

## **Skip-A-Payment!**

Once again, the board of directors has authorized the credit union to offer the Skip-A-Payment program this November in hopes of surpassing last year's donations to Children's Miracle Network (CMN) and adding another benefit to our membership.

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.

CMN helps furnish and maintain the Freeman Neonatal Intensive Care Unit and provides funding for local pediatric needs, as well as pediatric emergency equipment for area agencies. With your help and donations we can make this year's Skip-A-Payment promotion another great success!

## **Credit Union Elections Coming Soon**

Once again, the time has come 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 Legacy Credit Union by December 1st, 2017. 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. The three member supervisory committee is responsible for internal audits and compliance.

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, 2018. The annual meeting will be held in the first part of 2018. The exact date of the meeting will be announced in our upcoming newsletter.

## **Share Account Confirmations**

If you have any questions regarding your savings account balance or transaction history please direct those questions to our auditors at:

KPM CPA's & Advisors  
Attn: Freddie Young  
1445 E. Republic Road  
Springfield, MO 65804  
417-882-4300

**News From Your Credit Union**