

Winter Update

December 2024

District One Highway Credit Union

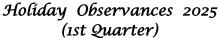
3011B N. Belt Highway

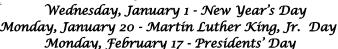
St. Joseph, MO 64506-1548

President - Robin R Gray (816) 387-2465 Email address - robin@district1hwycu.com

Loan Officer - Megan Cassity - (816) 387-2423 Email address - megan@district1hwycu.com

Teller/Member Ser - Theresa Nester (816) 271-0412 Email address - theresa@district1hwycu.com





ANNOUNCING A PROFIT PAYOUT

With the closing of 2024, the board of directors reflected on the past year. Even with so many unprecedented things still going on, the credit union has remained strong. We are pleased to say, the credit union closed out 2024 in excellent condition.

The Board of Directors would like to announce District One Highway Credit Union is declaring a

PROFIT PAYOUT of \$50,000

to be divided between a bonus dividend on share accounts and an interest refund for loans in good standing last year.

We want to thank those who choose to save with the credit union as well as those who borrow with us. It takes both to keep the credit union going strong!!!

The bonus dividend on shares will be calculated (in aggregate) and the interest refund will be calculated on all loans that have been in good standing during the past year and there will be a lump sum deposit into the regular share account. This excludes IRA accounts and certificates. You will see this deposit in your account the first part of January 2025.

Thank you for choosing

District One Highway Credit Union !!!

**** WINTER VEHICLE LOAN SPECIAL ***

Bring in your existing loan documents if you financed somewhere else or if you are shopping for a vehicle, bring us something showing the offered rate and we will beat the rate by a half of percent down to 3.99%

NOTICE - \$5.00 Fee for Inactive Accounts

District One Highway Credit Union will begin charging a \$5.00 fee on accounts with a balance of \$100 or less that have had NO MEMBER-INITIATED ACTIVITY IN A YEAR. This inactive account fee will be charged quarterly.

(EFFECTIVE 01/31/2025)

NOTICE - \$5.00 Fee for BAD ADDRESS

District One Highway Credit Union will begin charging a \$5.00 fee each time a statement is returned due to a BAD ADDRESS.

(EFFECTIVE 01/31/2025)

What is an Inactive Account?

- An inactive account is any account with a balance of less than \$100.00 of which there has been no activity of any kind for a period of 12 months.
- Dividends posting to the account do not count as activity. It must be member-initiated activity.
- When an account becomes inactive, the account will be assessed an INACTIVE ACCOUNT FEE of \$5.00 for every quarter the account remains inactive.
- Inactive account fees WILL NOT be charged to accounts where the member is less than 18 years of age.
- A minimal deposit to the account will put the account into active account status.

Please contact the credit union office with any questions you may have regarding your account.

Dividend Rates & Loan Interest Rates

SAVINGS RATES

 Savings & Christmas Club
 0.60 %

 (4th quarter - 2024)
 0.60 % APY

 Traditional, Roth & educational IRA's
 1.25 %

 (1st Quarter - 2025)
 1.26 % APY

Certificates - Call the Credit Union for Current Rates

LOANS RATES

Share Backed	3.00 % APR
5 Years & Newer Vehicles - up to 48 mos (No Min)	5.75 % APR
5 Years & Newer Vehicles - up to 60 mos (\$10K Min)	6.25 % APR
5 Years & Newer Vehicles - up to 72 mos (\$15K Min)	6.75 % APR
5 Years & Newer Vehicles - up to 84 mos (\$30K Min)	7.75 % APR
5 Years & Newer Boats/ RV - up to 48 mos (No Min)	6.75 % APR
5 Years & Newer Boats/ RV - up to 60 mos (\$10K Min)	7.25 % APR
5 Years & Newer Boats/ RV - up to 72 mos (\$15K Min)	7.75 % APR
5 Years & Newer Boats/ RV - up to 84 mos (\$30K Min)	8.75 % APR
6 Years & Older Vehicles - up to 36 mos (No Min)	7.50 % APR
6 Years & Older Vehicles - up to 48 mos (No Min)	8.00 % APR
6 Years & Older Vehicles - up to 60 mos (\$10K Min)	8.50 % APR
6 Years & Older Vehicles - up to 72 mos (\$25K Min)	9.00 % APR
6 Years & Older Boats/RV - up to 36 mos (No Min)	8.50 % APR
6 Years & Older Boats/RV - up to 48 mos (No Min)	9.00 % APR
6 Years & Older Boats/RV - up to 60 mos (\$10K Min)	9.50 % APR
6 Years & Older Boats/RV - up to 72 mos (\$25K Min)	10.00 % APR
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Household Goods Other Collateral	13.00 % APR
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Household Goods 13.00 % APR
Other Collateral 13.00 % APR
Flexiloan (increase at plan renewal) 15.00 % APR
Signature 15.00 % APR

Home Equity - Variable Rate (may adjust twice per year) Currently (Home Equity Rate - Effective 01/01/2025)

Loan Rates For January 2025

Vehicles, Boats, RV Loans, UTV, Mowers

5 YEARS & NEWER - VEHICLE SECURED

Up to 48 months - 5.75% (No Minimum)

Up to 60 months - 6.25% (Over \$10,000)

Up to 72 months - 6.75% (Over \$15,000)

Up to 84 months - 7.75% (Over \$30,000)

5 YEARS & NEWER BOATS/RV/UTV/MOWERS SECURED

Up to 48 months - 6.75% (No Minimum)

Up to 60 months - 7.25% (Over \$10,000)

Up to 72 months - 7.75% (Over \$15,000)

Up to 84 months - 8.75% (Over \$30,000)

6 YEARS & OLDER - VEHICLE SECURED

Up to 36 months - 7.50% (No Minimum)

Up to 48 months - 8.00% (No Minimum)

Up to 60 months - 8,50% (Over \$10,000)

Up to 72 months - 9.00% (Over \$25,000)

6 YEARS & OLDER BOATS/RV/UTV/MOWERS SECURED

UP to 36 months - 8.50% (Any Amount)

UP to 48 months - 9.00% (Any Amount)

Up to 60 months - 9,50% (Over \$10,000)

Up to 72 months - 10.00% (Over \$25,000)

*** NEW MONEY ONLY***

All rates subject to change at the discretion of the Board of Directors. For further information regarding terms & conditions, contact District One Highway Credit Union. Phone 816-387-2423

2024 Holiday Schedule for District One Highway Credit Union

Wednesday, January 01, 2025

Monday, January 20, 2025

Monday, February 17, 2025

Monday, May 26, 2025

Thursday, June 19, 2025

Friday, July 4, 2025

Monday, September 1, 2025

Monday, October 13, 2025

Tuesday, November 11, 2025

Thursday & Friday, November 27 & 28, 2025

Thursday, December 25, 2025

New Year's Day

Birthday of Martin Luther King, Jr.

President's Day

Memorial Day

Juneteenth

Independence Day

Labor Day

Columbus Day

Veterans Day

Thanksgiving Holiday

Christmas Day

The District One
Highway
Credit Union
will be closed
for business on
these days
during 2025.