

SEPTEMBER 2015

QUARTERLY UPDATE



NOVEMBER 1, 2015 – DECEMBER 31, 2015

\$1,500 for 15 months as low as 5.00%



* Regular unsecured debt limits apply.

** New loans only. No refinances of existing D8CU loans.

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Springfield, MO 65802
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Board of Directors

Vic Shelton, President
Brad Brown, Vice President
Dottie Roush, Secretary
Bill Hayter
Deborah Stuart

Supervisory Committee

Stacy Reese, Chairman
Bob Becker
Kirk Kubicki
Andy Ellsworth
***Comments or concerns?
supervisorycommittee@d8cu.com*

Credit Union Staff

Stacy Yeary, Manager
Emily Fieker, Asst. Manager
Tara Moulder, Member Rep.

Credit Union Hours

OPEN:

**Monday - Friday
7:30 am - 4:30 pm***

CLOSED:

Weekends & state holidays

*** Deposits & payments made
after 3:30 pm will be posted on
the next business day**



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@d8cu

NCUA Federally Insured:

Your savings at the Credit Union are insured up to \$250,000.

LOAN RATES

Effective October 1, 2015 until further notice

Collateral Type	Rate as low as*	Term	Loan Amount
New Auto (2016-2014)	2.00%*	Up to 60 mths	Up to 100% of NADA Retail
		(72 months available for additional 0.25%)	
Used Auto (2013-2008)	3.00%*	Up to 60 mths	Up to 100% of NADA Retail
Used Auto (2007-2002)	5.00%*	Up to 48 mths	Up to 100% of NADA Retail
(Autos 2001 and older, additional 0.50% will be added to the rate with a max. term of 48 months.)			
New Boats, Farm Equipment, RV, Motorcycle, ATV, other (2016-2014)	2.50%*	Up to 60 mths	Up to 100% of NADA Retail
		(72 months available for additional 0.25%)	
Used Boats, Farm Equipment, RV, Motorcycle, ATV, other (2013-2002)	3.75%*	Up to 48 mths	Up to 100% of NADA Retail
(Collateral 2001 and older, additional 0.50% will be added to the rate with a max. term of 48 months. Farm Equipment, Lawn Mowers, Tractors older than 1986 will not be accepted as collateral.)			
Signature Loan	9.00%*	Up to 48 mths	Up to \$10,000.00
Line of Credit	11.00%*	Draws for 24 mths	Up to \$5,000.00
Discount of 0.25% applied to loans with Automatic or Payroll Payment.			
(Must be in good standing with the Credit Union: no late payments; loans must be current; no force placed insurance. Rate, with discount, cannot be lower than base rate. Discount does not apply to Share Secured or Share Certificate Secured loans.)			
Share Secured	Dividend + 2.00%	Up to 72 mths	
Share Certificate Secured	Cert. Rate + 2.00%	Cert. Term	

SHARE CERTIFICATE RATES

Effective April 1, 2014 until further notice.

6 months	0.30% APR	0.30% APY
12 months	0.40% APR	0.40% APY
18 months	0.50% APR	0.50% APY
24 months	0.75% APR	0.75% APY

* Rates are subject to change.

**3RD QUARTER
DIVIDENDS**

0.25%

* Rates are based on Applicant's Credit Bureau Score:

A Score 700+	Base Rate
B Score 699-640	Base Rate + 1.00% Signature/Line of Credit: Base + 2.00%
C Score 639-600	Base Rate + 2.00% Signature/Line of Credit: Base + 4.00%
D Score 599-550	Base Rate + 4.00% Signature: Base + 6.00%
E Score 549-below	Base Rate + 5.00% Signature: Base + 7.00%

Rates can be adjusted for score increase.