

SEPTEMBER 2016

# QUARTERLY UPDATE

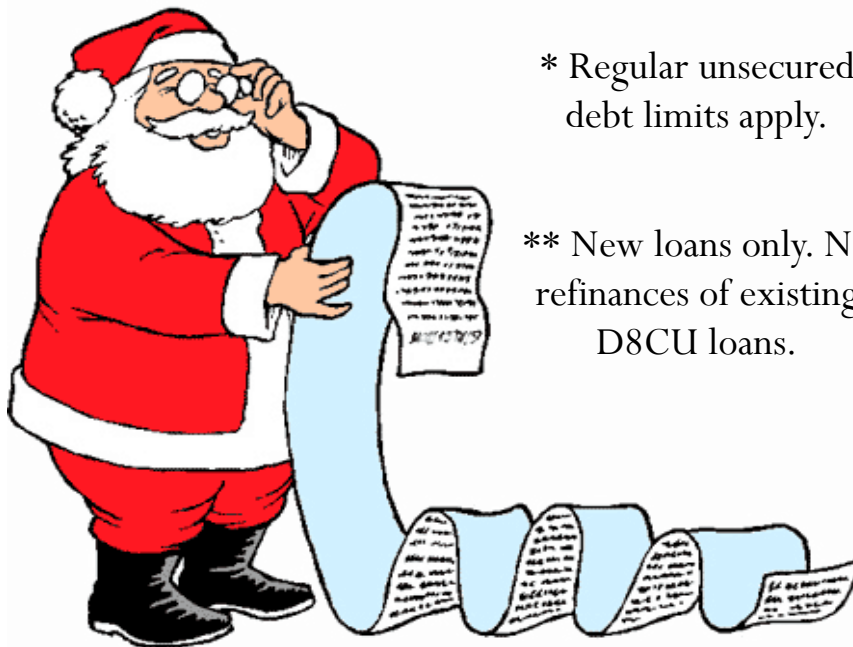


## HOLIDAY SPECIAL

NOVEMBER 1, 2016 – DECEMBER 31, 2016

**\$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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www.d8cu.com

### Board of Directors

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

### Supervisory Committee

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

### Credit Union Staff

Stacy Yeary, 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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Facebook.com/d8hecu



Follow us on Twitter  
@d8cu

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

## LOAN RATES

Effective October 1, 2016 until further notice

Collateral Type	Rate as low as*	Term	Loan Amount
<b>New Auto (2017-2015)</b>	<b>2.00%*</b>	<b>Up to 60 mths</b>	<b>Up to 100% of NADA Retail</b>
		(72 months available for additional 0.25%)	
<b>Used Auto (2014-2009)</b>	<b>3.00%*</b>	<b>Up to 60 mths</b>	<b>Up to 100% of NADA Retail</b>
<b>Used Auto (2008-2003)</b>	<b>5.00%*</b>	<b>Up to 48 mths</b>	<b>Up to 100% of NADA Retail</b>
(Autos 2002 and older, additional 0.50% will be added to the rate with a max. term of 48 months.)			
<b>New Boats, Farm Equipment, RV, Motorcycle, ATV, other (2017-2015)</b>	<b>2.50%*</b>	<b>Up to 60 mths</b>	<b>Up to 100% of NADA Retail</b>
		(72 months available for additional 0.25%)	
<b>Used Boats, Farm Equipment, RV, Motorcycle, ATV, other (2014-2003)</b>	<b>3.75%*</b>	<b>Up to 48 mths</b>	<b>Up to 100% of NADA Retail</b>
(Collateral 2002 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.)			
<b>Signature Loan</b>	<b>9.00%*</b>	<b>Up to 48 mths</b>	<b>Up to \$10,000.00</b>
<b>Line of Credit</b>	<b>11.00%*</b>	<b>Draws for 24 mths</b>	<b>Up to \$5,000.00</b>
<b>Discount of 0.25% applied to loans with Automatic or Payroll Payment.</b>			
(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. )			
<b>Share Secured</b>	<b>Dividend + 2.00%</b>	<b>Up to 72 mths</b>	
<b>Share Certificate Secured</b>	<b>Cert. Rate + 2.00%</b>	<b>Cert. Term</b>	

### SHARE CERTIFICATE RATES

Effective October 1, 2016 until further notice.

6 months	0.35% APR	0.35% 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**

0.30%

#### \* 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.