

SEPTEMBER 2018

QUARTERLY UPDATE



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HOLIDAY SPECIAL

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

*Rates are based on Applicant's Credit Bureau Score

October 1, 2018 – December 31, 2018



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

Board of Directors

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

Supervisory Committee

Stacy Reese, Chairman
Kirk Kubicki
Andrew Seiler
Bethanie Kennicott
***Comments or concerns?
supervisory_committee@d8cu.com*

Credit Union Staff

Stacy Yearly, Manager
Abbey Enlow, 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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Follow us on Twitter
@d8cu

LOAN RATES

Effective August 24, 2018 until further notice

Collateral Type	Rate as low as*	Term	Loan Amount
New Auto (2019-2017)	2.50%*	Up to 60 mths	Up to 100% of NADA Retail
		(72 months available for additional 0.25%)	
Used Auto (2016-2011)	3.50%*	Up to 60 mths	Up to 100% of NADA Retail
Used Auto (2010-2005)	5.25%*	Up to 48 mths	Up to 100% of NADA Retail
(Autos 2004 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 (2019-2017)	2.75%*	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 (2016-2005)	4.00%*	Up to 48 mths	Up to 100% of NADA Retail
(Collateral 2004 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 1987 will not be accepted as collateral.)			
Signature Loan	9.25%*	Up to 48 mths	Up to \$10,000.00
Line of Credit	11.25%*	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 July 1, 2017 until further notice.

6 months	0.40% APR	0.40% APY
12 months	0.50% APR	0.50% APY
18 months	0.60% APR	0.60% APY
24 months	0.75% APR	0.75% APY

* Rates are subject to change.

**3RD QUARTER
DIVIDENDS**

0.45%

* 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.