

DECEMBER 2014

QUARTERLY UPDATE



ANNUAL AUDIT

The accounting firm of KPM CPAs & Advisors is conducting our annual audit this month.

Please, check your statement closely.

Make sure your balances, deposits and payments are shown correctly.



If you notice any discrepancies or have any concerns about previous statements, please, contact the audit firm at the following address:

**KPM CPAs & Advisors
1445 East Republic Road
Springfield, MO 65804**

*Please, continue to send payments and deposits directly to the Credit Union.

****Please, note your TAX INFORMATION is included in this mailing.****

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

3000 E. Division, Suite C
Springfield, MO 65802
Telephone: (417) 895-7607
Fax: (417) 895-7733
Email Address:
service@d8cu.com
Website Address:
www.d8cu.com

Board of Directors

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

Supervisory Committee

Stacy Reese, Chairman
Mike Hodges
Bob Becker
Kirk Kubicki

***Comments or concerns?
supervisorycommittee@d8cu.com*

Credit Union Staff

Stacy Yeary, Manager
Emily Fieker, Member Rep.
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

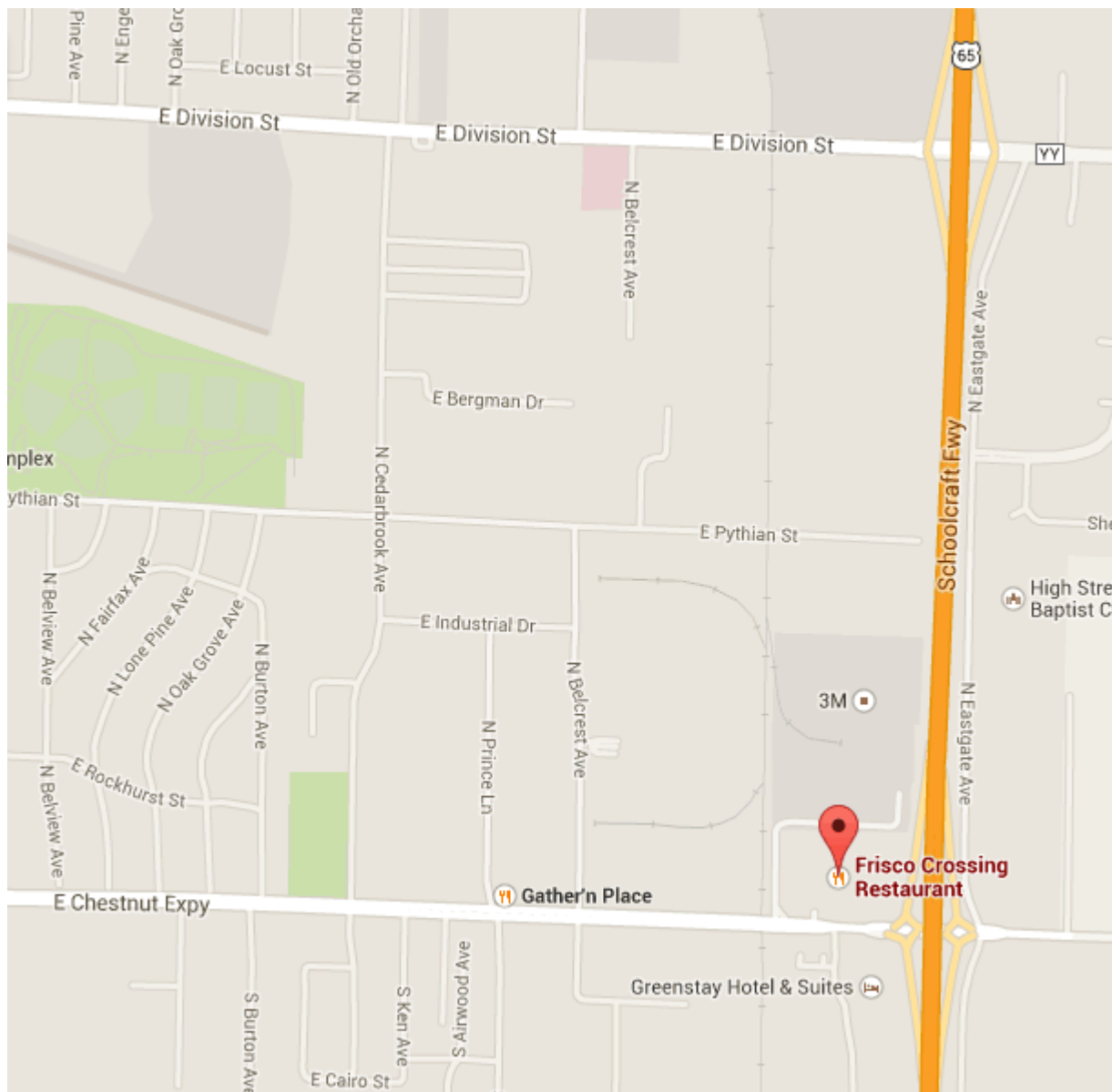
DISTRICT 8 HIGHWAY EMPLOYEES CREDIT UNION ANNUAL MEETING

Thursday, March 26, 2015 at 4:00 PM

Frisco Building Banquet Room

(located in the Frisco Crossing Restaurant)

3253 East Chestnut Expressway – Springfield, MO 65802



If you would be willing to serve as a Credit Union Board or Committee Member, please, notify the Credit Union before March 26, 2015.

LOAN RATES

Effective January 1, 2015 until further notice

Collateral Type	Rate as low as*	Term	Loan Amount
New Auto (2015-2013)	2.00%*	Up to 60 mths	Up to 100% of NADA Retail
		(72 months available for additional 0.25%)	
Used Auto (2012-2007)	3.00%*	Up to 60 mths	Up to 100% of NADA Retail
Used Auto (2006-2001)	5.00%*	Up to 48 mths	Up to 100% of NADA Retail
(Autos 2000 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 (2015-2013)	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 (2012-2001)	3.75%*	Up to 48 mths	Up to 100% of NADA Retail
(Collateral 2000 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 1985 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.

**4TH 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.