

DECEMBER 2015

## 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.**

### SHARE BONUS & INTEREST REBATE

The Credit Union will be paying a Share Bonus of 1.00% and an Interest Rebate of 1.00% in January 2016. It will appear on your March 2016 statement. Bonus will be based on December 31, 2015 balances.

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  
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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Facebook.com/d8hecu



Follow us on Twitter  
@d8cu

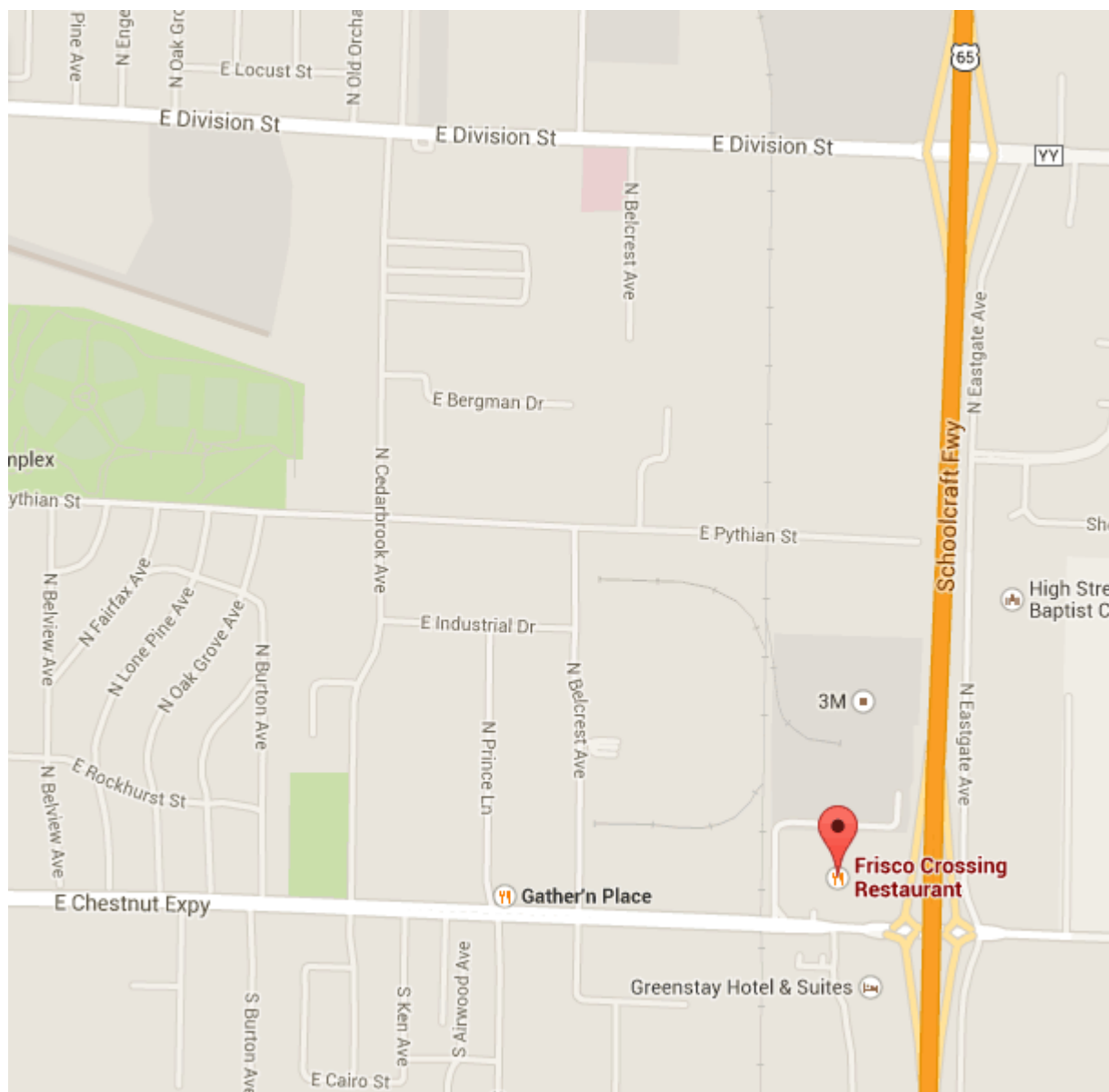
# DISTRICT 8 HIGHWAY EMPLOYEES CREDIT UNION ANNUAL MEETING

Thursday, March 17, 2016 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 17, 2016.

## LOAN RATES

Effective October 1, 2015 until further notice

Collateral Type	Rate as low as*	Term	Loan Amount
<b>New Auto (2016-2014)</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 (2013-2008)</b>	<b>3.00%*</b>	<b>Up to 60 mths</b>	<b>Up to 100% of NADA Retail</b>
<b>Used Auto (2007-2002)</b>	<b>5.00%*</b>	<b>Up to 48 mths</b>	<b>Up to 100% of NADA Retail</b>
(Autos 2001 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 (2016-2014)</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 (2013-2002)</b>	<b>3.75%*</b>	<b>Up to 48 mths</b>	<b>Up to 100% of NADA Retail</b>
(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.)			
<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 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.