

DECEMBER 2016

QUARTERLY UPDATE



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MEET YOUR STAFF



Stacy Yeary has been with the credit union six years. She is from the Ozarks and a graduate of Drury University. She has twenty-three years of banking experience. She lives with her family in Nixa. In her spare time she enjoys reading, movies, and attending local sporting events.

Tara Moulder has been with the credit union two years. She is from Canada and has lived in the US for 17 years. She lives in Nixa with her husband, three children and new puppy. When not driving her children to their various activities, she enjoys going to the theatre, watching movies and spending time with her family.

Brandilyn Rousell is new to the credit union and very excited to begin her time here. She is from Ozark and a current student at Missouri State. When not in class or at work, you can find her with her family, a good book, or in the great outdoors.

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.
Brandilyn Rousell, Mmbr. 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**



"Like" us on Facebook
Facebook.com/d8hecu



Follow us on Twitter
@d8cu

NCUA Federally Insured:

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

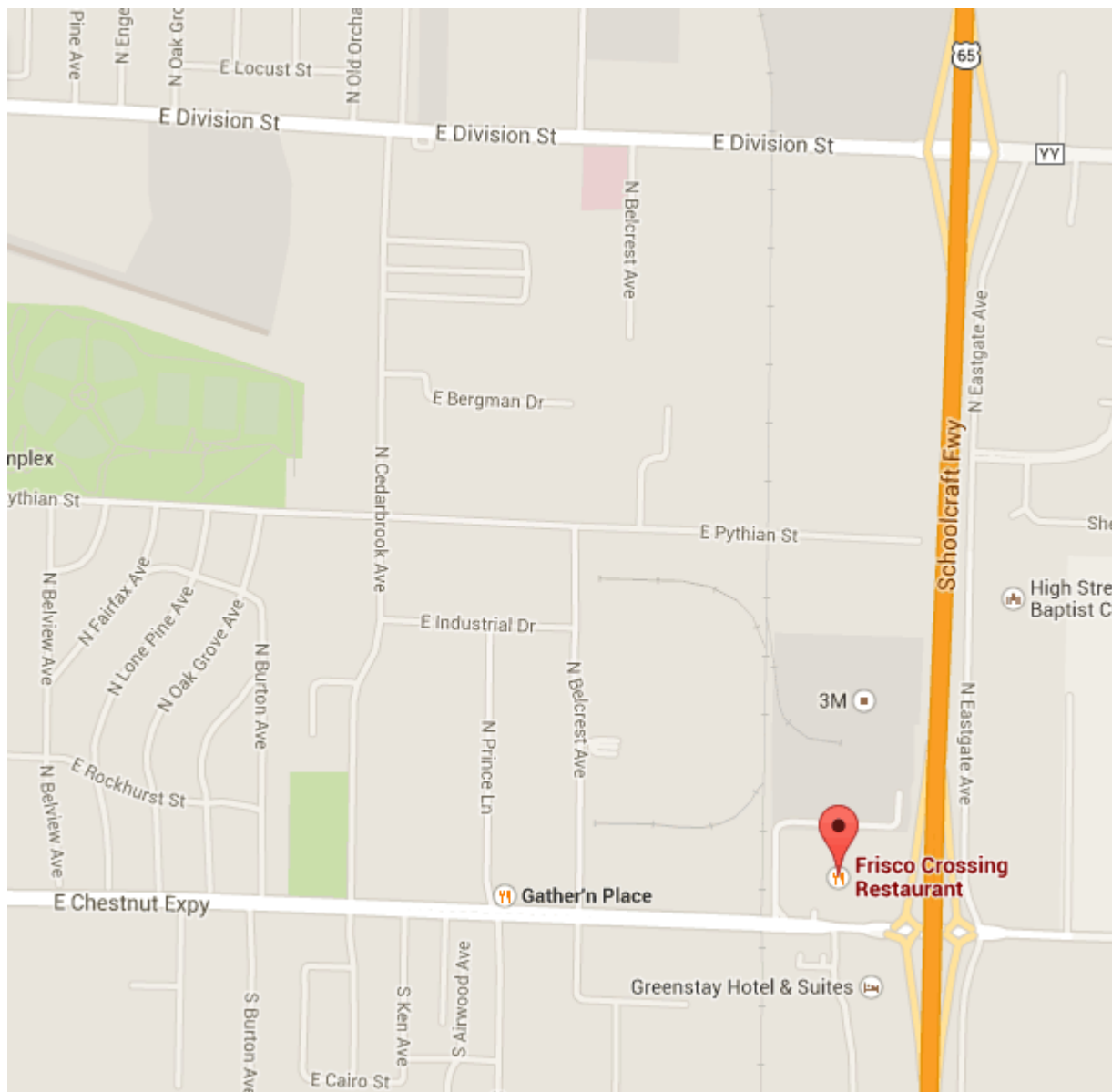
DISTRICT 8 HIGHWAY EMPLOYEES CREDIT UNION ANNUAL MEETING

Thursday, March 30, 2017 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 27, 2017.

LOAN RATES

Effective October 1, 2016 until further notice

Collateral Type	Rate as low as*	Term	Loan Amount
New Auto (2017-2015)	2.00%*	Up to 60 mths	Up to 100% of NADA Retail
		(72 months available for additional 0.25%)	
Used Auto (2014-2009)	3.00%*	Up to 60 mths	Up to 100% of NADA Retail
Used Auto (2008-2003)	5.00%*	Up to 48 mths	Up to 100% of NADA Retail
(Autos 2002 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 (2017-2015)	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 (2014-2003)	3.75%*	Up to 48 mths	Up to 100% of NADA Retail
(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.)			
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 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.

**4TH 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.