

DECEMBER 2017

# QUARTERLY UPDATE



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Website Address:  
www.d8cu.com

## MEET YOUR STAFF



Stacy Yeary has been with the credit union seven 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 three years. She is from Canada and has lived in the US for 18 years. She lives in Nixa with her husband and three children. When not driving her children to their various activities, she enjoys going to the theatre, watching movies and spending time with her family.

Abbey Enlow is new to the credit union and very excited to begin her time here. She lives with her husband in Springfield and currently studies management at Missouri State University. When not in class or at work, you can find her with family, cooking, or watching movies.

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

### Credit Union Staff

Stacy Yeary, Manager  
Tara Moulder, Member Rep.  
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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@d8cu

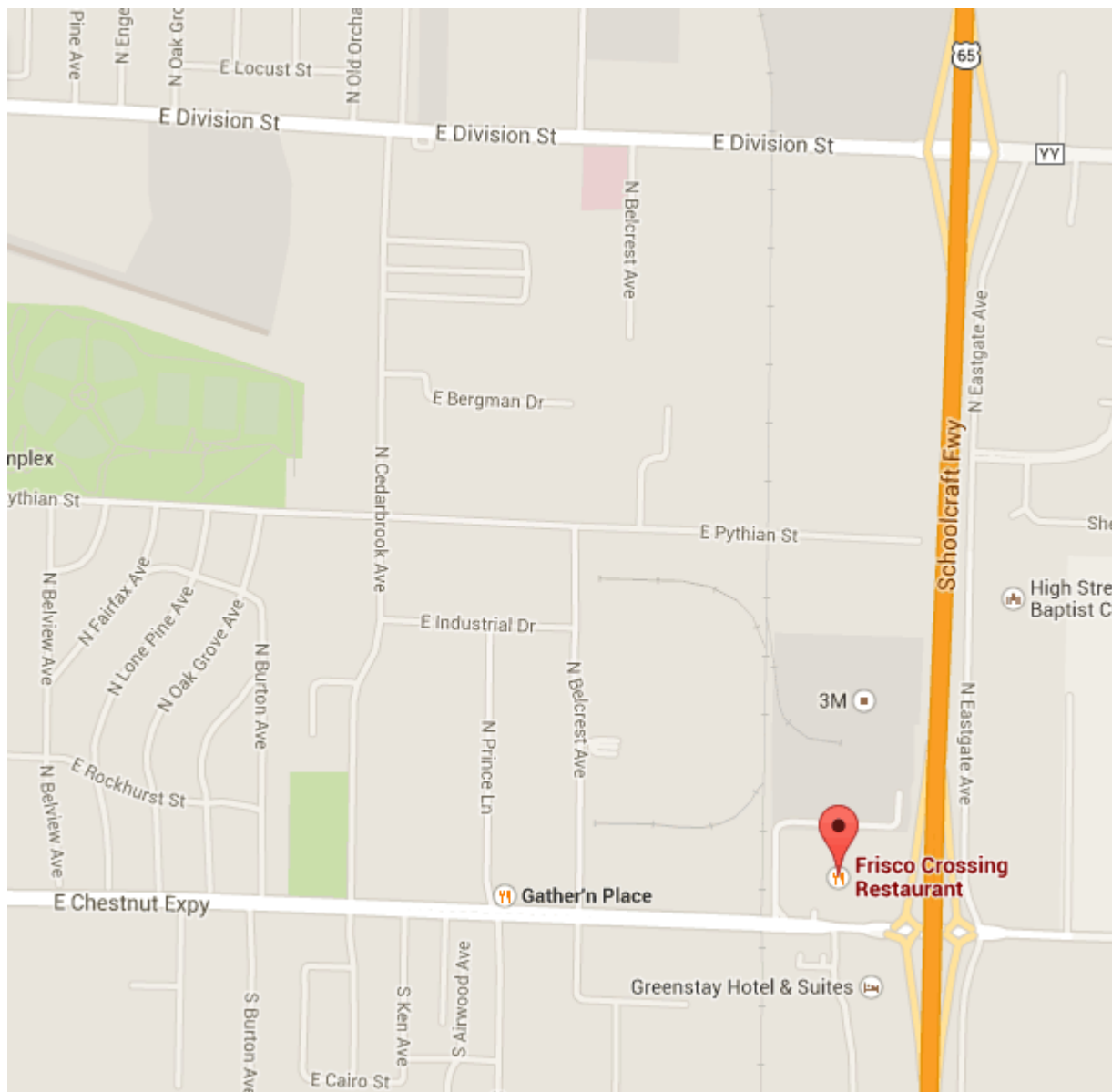
# DISTRICT 8 HIGHWAY EMPLOYEES CREDIT UNION ANNUAL MEETING

Thursday, March 29, 2018 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, 2018.

## LOAN RATES

Effective January 1, 2018 until further notice

| Collateral Type  | Rate as low as*           | Term                                       | Loan Amount                      |
|--|---------------------------|--|----------------------------------|
| <b>New Auto (2018-2016)</b>  | <b>2.25%*</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 (2015-2010)</b>   | <b>3.25%*</b>             | <b>Up to 60 mths</b>                       | <b>Up to 100% of NADA Retail</b> |
| <b>Used Auto (2009-2004)</b>   | <b>5.25%*</b>             | <b>Up to 48 mths</b>                       | <b>Up to 100% of NADA Retail</b> |
| (Autos 2003 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 (2018-2016)</b>   | <b>2.75%*</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 (2015-2004)</b>  | <b>4.00%*</b>             | <b>Up to 48 mths</b>                       | <b>Up to 100% of NADA Retail</b> |
| (Collateral 2003 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.)   |                           |  |                                  |
| <b>Signature Loan</b>  | <b>9.25%*</b>             | <b>Up to 48 mths</b>                       | <b>Up to \$10,000.00</b>         |
| <b>Line of Credit</b>  | <b>11.25%*</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 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.

**4TH QUARTER  
DIVIDENDS**

**0.45%**

#### \* Rates are based on Applicant's Credit Bureau Score:

| A Score<br>700+      | Base Rate   |
|----------------------|---|
| B Score<br>699-640   | Base Rate + 1.00%<br>Signature/Line of Credit: Base + 2.00% |
| C Score<br>639-600   | Base Rate + 2.00%<br>Signature/Line of Credit: Base + 4.00% |
| D Score<br>599-550   | Base Rate + 4.00%<br>Signature: Base + 6.00%                |
| E Score<br>549-below | Base Rate + 5.00%<br>Signature: Base + 7.00%                |

Rates can be adjusted for score increase.