



CREDIT UNION

1905 Howard
St. Joseph, MO 64501
816-232-8754
www.goetzcu.com



Winter Newsletter

Savings %RATES

DIVIDENDS DECLARED BY BOARD OF DIRECTORS FOR QUARTER ENDING December 31, 2023

Regular Shares	1.25%	1.26%APY
Christmas Shares	1.25%	1.26%APY
Share Draft (Checking)	0.05%	0.05%APY
IRA Accounts	2.00%	2.02%APY



Dividend rate for quarter ending, March 31, 2024 on IRA accounts will be 2.00%, 2.02%APY.

ANNUAL MEETING

Annual Meeting will be held at Goetz Credit Union on April 8, 5:00 p.m. This will be a meeting only. Limited spots available.

Loan %RATES

January 1, 2024 – January 31, 2024

New Vehicles ('24 thru '23)

Used Vehicles ('23 thru '16)

36 months	7.75%	36 months	8.75%
48 months	8.00%	48 months	9.00%
60 months	8.25%	60 months	9.25%
72 months	8.50%	72 months	9.50%

New RV's/Boats

Used RV's/Boats

0-60 months	8.75%	0-60 months	9.75%
61-72 months	9.00%	61-72 months	10.00%
73-84 months	9.25%	73-84 months	10.25%
85-120 months	9.50%	85-120 months	10.50%

Home Loan Refinance

Signature



15 years	9.25%	24 months	14.50%
20 years	9.50%	36 months	15.00%
30 years	9.75%	48 months	15.50%

Line of Credit/Overdraft Protection

13.50%

SPECIAL OFFER
CD SPECIAL
4.95%^{APY}
7 Month Certificate of Deposit
New money only
\$5000.00 minimum deposit required

*Annual Percentage Yield (APY) is effective as of 01/01/2024 and is subject to change without notice. Early withdrawal penalties may apply.

Overspent for the Holidays?

No Problem!
HOLIDAY LOANS

January 1, 2024 - January 31, 2024
12 months 12.50%



Monday, January 15, 2024



Monday, February 19, 2024

ANNUAL MEETING

The following names are those Directors and Committee members whose terms of office expire at the Annual Meeting on April 8, 2024.

Directors (3 Year Term)

Carol Wood
Fred Allen
Greg Logan

Supervisory Committee (3 Year Term)

Joe Campbell

Elections will be held for positions on our Board of Directors and Supervisory Committee. If you would like to serve your credit union in one of these capacities or receive information on the duties, please contact our office at 816-232-8754.

eStatements

The expressway for your monthly statements

Put your statements on the fast track by signing up for e-statements. Each month, we'll send you an email alerting you that your statement is ready for review. Then just log in to your account to retrieve it. If you like, you can print it for your files, but why not cut the clutter and file it electronically? E-statements are not only faster than paper statements, they are safer, too. No worries about your statement getting delayed or lost in the mail, or someone stealing it and your personal information from your mailbox. E-statements are kinder to the environment, too. And if you're planning a winter getaway - whether it's brief or extended - e-statements allow you to stay up-to-date on your account no matter your location. Contact the credit union today for more information on enrolling in e-statements.



Once you've checked off all the boxes on your holiday gift list, why not treat yourself to that new car or truck you've been thinking about? Year end is a great time to look for a vehicle, and with Goetz Credit Union's great rates and pre-approval, you could have your new ride in the driveway in no time.

Goetz Credit Union's vehicle services and affordable vehicle loans are just the tools you need to help you quickly and easily manage your auto-buying experience this winter. We want to help our members find the right car or truck, finance that new set of wheels, and save as much money as possible in the process.

By financing with Goetz Credit Union's auto-buying experts you'll benefit from more bargaining power, great rates, fast approvals, and quick turnarounds, plus:

- * Up to 100% financing of the vehicle's value plus tax and tags
- * Same day approval
- * No prepayment penalties
- * Easy, convenient application process
- * Loan Payment Protection/Insurance
- * Personalized member service
- * GAP Insurance
- * Payroll deduction for your payments

Start the new year off right with a new car at a great rate, courtesy of Goetz Credit Union. Stop in today or check out www.goetzcu.com for current rates and details.

