



## CREDIT UNION

1905 Howard  
St. Joseph, MO 64501  
816-232-8754  
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### Rates%

DIVIDENDS DECLARED BY BOARD OF DIRECTORS FOR  
QUARTER ENDING SEPTEMBER 30, 2024

Regular Shares	0.95%	0.95%APY
Christmas Shares	0.95%	0.95%APY
Share Draft (Checking)	0.05%	0.05%APY
IRA Accounts	1.95%	1.96%APY

NCUA

Dividend rate for quarter ending, December 31,  
2024 on IRA accounts will be 1.75%, 1.76%APY.

## HOLIDAY CLOSINGS



Monday, October 14, 2024



Monday, November 11, 2024



Thursday, November 28, 2024



Tuesday, December 24, 2024  
Closing at 1:00 p.m..



Wednesday, December 25, 2024



Tuesday, December 31, 2024  
Closing at 1:00 p.m.



Wednesday, January 1, 2025

# Fall GREETING

## PRE- BLACK FRIDAY

## LOAN SPECIAL!

## DON'T MISS THIS WEEK!

November 25, 2024 – November 29, 2024

12 Months @ 8.50%

### Rates%

October 1, 2024 - October 31, 2024

#### New Vehicles

#### Used Vehicles

('24 thru '23)

('24 thru '17)

36 months	5.75%	36 months	6.75%
48 months	6.00%	48 months	7.00%
60 months	6.25%	60 months	7.25%
72 months	6.50%	72 months	7.50%

#### New RV's/Boats

#### Used RV's/Boats

0-60 months	7.50%	0-60 months	8.50%
61-72 months	7.75%	61-72 months	8.75%
73-84 months	8.00%	73-84 months	9.00%
85-120 months	8.25%	85-120 months	9.25%

#### Home Loan Refinance

#### Signature



15 years	7.00%	24 months	12.25%
20 years	7.25%	36 months	12.75%
30 years	7.50%	48 months	13.25%

#### Line of Credit/Overdraft protection

11.25%



November 1, 2024 – January 31, 2025

12 months @ 10.00%

## Protect Your ID

Identity theft continues to be one of the fastest growing crimes in the United States. ID theft is a crime where a thief steals your personal information, such as your full name or Social Security number, to commit fraud. The identity thief can use your information to fraudulently apply for credit, file taxes, or get medical services. Here are some ways to help prevent this from happening to you.

- \* Place outgoing "snail mail" in a secure mailbox. If you don't have a locked mailbox, pick up incoming mail as soon as possible.
- \* Pay close attention to billing cycles. If a bill doesn't arrive on time, it's possible an identity thief has stolen it.
- \* Protect your Social Security number by leaving your card at home in a secure location. Do not carry it with you on a daily basis. Be very careful about giving the number out.
- \* Place passwords on bank, credit card, and phone accounts. Choose a password that mixes random numbers with letters. Do not use your birthday, your dog's name, or anything else a thief could guess.
- \* Keep your information safe online. If you shop online frequently, consider having a separate account for your online purchases. Make sure you have virus protection - update it regularly.
- \* Do not give out any personal information over the Internet, on the phone, or through the mail unless you were the one to initiate contact or you are sure about the identity of the person or the company.
- \* Shred documents that you no longer need, including credit card applications, insurance forms, health forms, and billing statements.
- \* Store private documents in a secured location.



### Our Low Rates Let You Drive Happy

New or new to you. If you're in the market for a vehicle, make the credit union your first stop for a pre-approved loan. Financing your vehicle at the credit union will help ensure you buy the vehicle that you want, not the one the salesperson wants to sell you. Consider all of your vehicle options by doing your homework ahead of time at [nada.com](http://nada.com). Then contact the credit union for financing. Our low rates and terms to fit your budget will help you drive happy in whatever vehicle you choose.



As the nation observes Veterans Day, it's a reminder to say "thank you" to our veterans. November 11, 2024 marks the 105<sup>th</sup> anniversary of a day set aside to remember the sacrifices of those who have served to defend our country and protect our freedom. President Woodrow Wilson proclaimed November 11, 1919 as Armistice Day to mark the one year anniversary of the end of the First World War. It was the first nationwide commemoration; the name was officially changed to Veterans Day by an Act of Congress in 1954. Although the observance was changed to the fourth Monday of October in 1968, President Gerald Ford restored November 11 as the official holiday in 1978. To all veterans as well as their families: We honor your service and appreciate all you have done to ensure America remains the home of the brave and the land of the free.

