



**CREDIT UNION**

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

*Fall*  
**GREETING**

*Savings* **Rates**

DIVIDENDS DECLARED BY BOARD OF DIRECTORS FOR  
QUARTER ENDING SEPTEMBER 30, 2017

|                        |       |          |
|------------------------|-------|----------|
| Regular Shares         | 0.50% | 0.50%APY |
| Christmas Shares       | 0.50% | 0.50%APY |
| Share Draft (Checking) | 0.15% | 0.15%APY |
| IRA Accounts           | 1.00% | 1.00%APY |



Dividend rate for quarter ending, December 31,  
2017 on IRA accounts will be 1.00%, 1.00%APY.

**PRE- BLACK FRIDAY**

**LOAN SPECIAL!**

**DON'T MISS THIS WEEK!**

November 20, 2017 – November 24, 2017  
12 Months @ 6%

Refinance Rates As Low As 2.95%

*Loan* **Rates**

October 1, 2017 - October 31, 2017


**New Vehicles**      **Used Vehicles**  
(‘17 thru ‘16)      (‘17 thru ‘10)

|           |       |           |       |
|-----------|-------|-----------|-------|
| 36 months | 4.25% | 36 months | 5.25% |
| 48 months | 4.50% | 48 months | 5.50% |
| 60 months | 4.75% | 60 months | 5.75% |
| 72 months | 5.00% | 72 months | 6.00% |

**New RV's/Boats**      **Used RV's/Boats**

|               |       |               |       |
|---------------|-------|---------------|-------|
| 0-60 months   | 5.25% | 0-60 months   | 6.25% |
| 61-72 months  | 5.50% | 61-72 months  | 6.50% |
| 73-84 months  | 5.75% | 73-84 months  | 6.75% |
| 85-120 months | 6.00% | 85-120 months | 7.00% |

**Home Loan Refinance**      **Signature**

|   |          |       |           |        |
|---|----------|-------|-----------|--------|
|  | 15 years | 4.00% | 24 months | 11.00% |
|   | 20 years | 4.50% | 36 months | 11.50% |

**Line of Credit/Overdraft protection**

10.00%

**YOUR DESTINATION  
TO A BETTER PLACE  
JOIN TODAY**



ATMS  
LOANS  
SAVINGS  
CHECKING

**Goetz**  
CREDIT UNION

ST. JOSEPH, MO - 232-8754 - GOETZCU.COM

NCUA

*Holiday Closings*

 **Columbus Day**  
Monday, October 9, 2017

 **Thanksgiving**  
Thursday, Nov. 23, 2017

 **MERRY CHRISTMAS**  
Monday, December 25, 2017

**2018**  
*A Happy New Year!*  
Monday, January 1, 2018

 **Holiday Loans**  
Make your season brighter

November 1, 2017 – January 31, 2018  
12 months @ 8.00%





Sprint's best Credit Union Member Cash Rewards offer ever is here! Get \$100 cash reward with every new line when you switch to Sprint, and \$50 for each existing line. Plus, get a \$50 cash loyalty reward every year for every line. Visit [LoveMyCreditUnion.org/Sprint](http://LoveMyCreditUnion.org/Sprint) to find out how to get these benefits of membership.



If you're in the market for new wheels, the credit union can help you drive away with a better rate - even if the dealer appears to be offering an awesome deal. That's because this old adage applies: "What the big print promises, the little print taketh away." The splashy headline doesn't tell the whole story. "Not all buyers will qualify" means the advertised interest rate is available only to those with pristine credit. If you have any blemishes on your credit, you'll likely pay a higher rate. "Available on select models" means the deal is valid for only a few vehicles - ones that may not meet your needs. Plus, with a pre-approved loan from the credit union you are in a much better bargaining position because you can shop like a cash buyer, getting the vehicle you want to buy, not the one the dealer wants to sell you. So before you set foot on the lot, contact the credit union so we can put you in the driver's seat.

**We'd Like To Say Thank You**



November 11th is the day set aside to honor our veterans, but every day is a good day to thank our veterans for their service. Our men and women in uniform make it possible for us to enjoy our freedom and way of life, and for that, we owe them a debt of gratitude. We also need to thank our veterans' families who sacrifice so much while their loved ones are protecting our freedom. Whether they have served their country honorably during war or peacetime, our veterans are our heroes. So make it a point to thank your friends and family members for their service. And when you spot someone in uniform or wearing a baseball cap or jacket identifying a branch of service, be sure to extend your gratitude and best wishes.



Credit cards have come a long way from the first use of credit coins and charge plates as far back as the late 1800s. According to [creditcards.com](http://creditcards.com), these early proprietary versions were issued by oil companies and department stores to create customer loyalty and improve customer service. Fast forward to 2017 and while you may still have a department store charge card tucked in between your other plastic cards, if your wallet doesn't boast one of our credit cards you could be missing out. With a credit card from the credit union, you'll get one of the best interest rates available. Our credit card also comes with the member service you've come to expect from your credit union. Check out all of the benefits on our website, then apply today to get the card that gives you more.