



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, 2016

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,
2016 on IRA accounts will be 1.00%, 1.00%APY.



Refinance Rates As Low As 2.95%

Loan Rates

October 1, 2016 - October 31, 2016

New Vehicles ('16 thru '15)		Used Vehicles ('16 thru '09)	
-----------------------------	--	------------------------------	--

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%

Broaden Your Horizons

Low closing cost

REFINANCE YOUR HOME

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



Columbus Day
Monday, October 10, 2016

VETERANS DAY
Friday, November 11, 2016

Thanksgiving
Thursday, November 24, 2016

Merry Christmas
Monday, December 26, 2016

2017 Happy New Year
Monday, January 2, 2017



Need extra dough for the season?

See us for a Holiday Loan

November 1, 2016 – January 31, 2017

12 months @ 8.00%





The days grow shorter, reminding us Old Man Winter is just around the corner and will be on our doorstep before we know it. So now is the time to finish up those weatherization or other home improvement projects, pay off those high-interest credit cards, give the family room a makeover before the holidays, or even take that vacation you've been putting off. We have loans for any good reason: home improvement, debt consolidation, vacation, tuition, furniture, vehicles, clearing the deck of medical bills. Our great loan rates and terms can make it happen. So what are you waiting for? Call, click or stop in to explore your options. We think you'll find a loan that's in your best interest - whatever you need to live life to the fullest.



Save with the Sprint Credit Union Member Discount! Get 10% off of select regularly priced Sprint monthly data service. Visit LoveMyCreditUnion.org/Sprint or www.goetzcu.com to learn more.



Get safety and security of roadside assistance and more for less than \$1 per week* with CU Road Pal®.

- Emergency Towing
- Emergency Lockout Service
- Flat Tire Assistance
- Emergency Fuel Delivery Service

*Based on individual roadside assistance plan.

Find your savings and enroll at CURoadPal.com. For more exclusive offers from our partners, visit LoveMyCreditUnion.org.



Establishing Healthy Credit

The only way to establish good credit is to start buying on credit, which reveals your ability to pay for things that you buy or use. Here are some helpful tips for anyone just starting with credit:

- * Start slowly. Don't apply for more credit than is needed.
- * Don't charge more than can be paid off at the end of the month.
- * Before applying for a credit card, check out the interest rate, associated fees, credit limits, and terms.
- * Use your credit card wisely. A credit card opens all kinds of ways to damage your credit score. Never miss a payment. Pay in full if you can.
- * Pay "ALL" your bills on time. One of the most important steps in building and maintaining a solid credit history is to pay all of your bills on time each month.
- * Get another form of credit (an auto loan, personal loan or some other installment debt). Having different kinds of debt helps your credit score.
- * If you want to boost your credit history and credit score, you'll want to keep your total monthly charges well within your credit limit.
- * Regularly read your credit report. One way to build a positive credit history is to make sure you know what information is being reported.