

### **CREDIT UNION**

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





# RATES

DIVIDENDS DECLARED BY BOARD OF DIRECTORS FOR QUARTER ENDING SEPTEMBER 30, 2018

Regular Shares 0.50% 0.50%APY Christmas Shares 0.50% 0.50%APY Share Draft (Checking) 0.15% 0.15%APY

IRA Accounts 1.25% 1.26%APY

NCUA

Dividend rate for quarter ending, December 31, 2018 on IRA accounts will be 1.25%, 1.26%APY.



















Refinance Rates As Low As **2.95**%

# **RATES**

October 1, 2018 - October 31, 2018

New Vehicles Used Vehicles ('18 thru '17) ('18 thru '11)

36 months 4.25% 36 months 5.25% 48 months 4.50% 48 months 5.50% 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 4.50% 24 months 11.00% 20 years 5.00% 36 months 11.50%

Line of Credit/Overdraft protection

10.00%



November 1, 2018 – January 31, 2019 12 months @ 8.00%



Your credit union is at your fingertips when you sign up for electronic services. Once you enjoy the convenience, you will wonder how you ever lived without them. When you receive your account statements electronically, you won't have to worry about forwarding your mail if you're away or a thief raiding your mailbox. We'll send you an email alerting you when your statement is ready, and you can then check it out at your convenience. E-statements save trees, too!

You also can transfer funds, make a loan payment, check your balance, pay your bills all on your schedule, not the credit union's schedule. Just scroll on over to www.goetzcu.com to log on and complete your safe and secure transactions. Use your mobile device for fast, convenient financial services. Let the credit union's e-Services simplify your life. For more information, contact the credit union.





## Credit Union Members, **act now!**



when you switch to Sprint Unlimited Basic plan

Free lines via \$20,mo,/line credit, applied within 2 bills. After 1,51(20 pay \$60,mo, for line 1, \$40,mo, for line 2 and \$20,mo,/line for lines 3.5. With AutoRay, SD video streams up to 480,p. music up to 500 kbps, gaming up to 2 Mbps. Data deprioritization during congestion. Other

### and exclusive **Cash Rewards.**

Switch to Sprint and receive Cash Rewards deposited directly into your credit union account.



when you activate a new line. Get up to \$300

LoveMyCreditUnion.org/SprintRewards or in the Love My Credit Union<sup>®</sup> Rewards app within 30 days of activation.

#### SPRINTWORKS"

Be sure to mention this Corporate ID cod Individual Members: NCBEN\_ZMB\_ZZZ

"Monthly charges exclude taxes & Sprint Surcharges (Incl. USF charge of up to 17.9% (varies quarterly), up to \$2.50 Admin. & 40¢ Reg., /line, mo. & fees by area (approx. 5-20% Surcharges are not taxes. See sprint.com/taxesandless.

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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.