



CREDIT UNION

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

Spring GREETING

% SAVINGS Rates

DIVIDENDS DECLARED BY BOARD OF DIRECTORS FOR
QUARTER ENDING March 31, 2025

Regular Shares	0.95%	0.95%APY
Christmas Shares	0.95%	0.95%APY
Share Draft (Checking)	0.05%	0.05%APY
IRA Accounts	1.75%	1.76%APY



Dividend rate for quarter ending, June 30,
2025 on IRA accounts will be 1.75%, 1.76%APY.



% LOAN Rates

April 1, 2025 - April 30, 2025

New Vehicles Used Vehicles (‘25 thru ‘24) (‘25 thru ‘18)

36 months	5.50%	36 months	6.50%
48 months	5.75%	48 months	6.75%
60 months	6.00%	60 months	7.00%
72 months	6.25%	72 months	7.25%

New RV's/Boats Used RV'S/Boats

0-60 months	7.25%	0-60 months	8.25%
61-72 months	7.50%	61-72 months	8.50%
73-84 months	7.75%	73-84 months	8.75%
85-120 months	8.00%	85-120 months	9.00%

Home Loan Refinance Signature



15 years	6.75%	24 months	12.00%
20 years	7.00%	36 months	12.50%
30 years	7.25%	48 months	13.00%

Line of Credit/Overdraft protection

11.00%



ANNUAL MEETING

Annual Meeting will be held at Goetz
Credit Union on April 14, 5:00 p.m.
This will be a meeting only. Limited
spots available.



ANNUAL MEETING

The following names are those Directors and Committee members whose terms of office expire at the Annual Meeting on April 14, 2025.

Directors (3 Year Term)

Kenneth Bryson

Larry Roe

Tom Chleborad

Supervisory Committee (3 Year Term)

Sally Payne

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.



Whether you're headed to a vacation home for the summer or pulling up stakes for a new place, keep the credit union in the loop. Let us know your new address. If it's a seasonal move, we want to make sure any debit or credit cards will be accepted while you are away. As a safety precaution, the use of a card in a new location may trigger the account to be frozen. Save yourself any embarrassment and frustration of your card being declined by notifying us of the dates you plan to be away.

If it's a permanent move, there's no need to discontinue your membership. With our many electronic services, you can still have the credit union at your fingertips. But please advise us of your change of address so that we can keep your account information up-to-date.

Putting Together a Budget



Dreaming of an all-expenses-paid vacation getaway? It might be easier than you think when you open a Vacation Club account at the credit union. A Vacation Club account enables you to easily stash your cash. And if you use payroll deduction or an automatic transfer, it will be painless. That is because if you don't see it, you won't miss it. Even saving small amounts each week can add up. For example, open your account with a \$100 deposit. Add \$25 a week, you will have \$1,300.00 at the end of 12 months. Of course, the more you add each month, the more you will have for your next vacation. So, whether you are planning a family road trip or a couple's romantic retreat, open your Vacation Club account today.

