



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, 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, June 30, 2016 on IRA accounts will be 1.00%, 1.00%APY.

2016 Annual MEETING

Reminder for Tuesday, April 12th, 6:00 p.m., St. Francis Parish, 27th and Penn. Fun, food, prizes, & beverages!

LOAN RATES

April 1, 2016 - April 30, 2016

New Vehicles ('16 thru '15)	Used Vehicles ('16 thru '09)
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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
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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
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15 years	4.50%	24 months	11.00%
20 years	5.00%	36 months	11.50%

Line of Credit/Overdraft protection 10.00%

FREE CHECKING
EVERYONE IS APPROVED
STOP PAYING CHECKING FEES

FREE E-STATEMENTS
FREE ON-LINE ACCESS
FREE OVERDRAFT PROTECTION
FREE MASTERCARD DEBIT CARDS

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NoticeNotice**Notice**

Please activate your new enhanced-chip debit card by May 1st. If you have not received a new debit card, please contact Goetz Credit Union at (816)232-8754.



MEMORIAL DAY
Monday, May 30, 2016

2016 Annual MEETING

The following names are those Directors and Committee members whose terms of office expire at the Annual Meeting on April 12, 2016.

Directors (3 Year Term)

Kenny Bryson

Julia Schultz

Tom Chleborad

Supervisory Committee (3 Year Term)

JoAnn Davis

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.



2015 IRA Contribution Reminder!

In haste of getting all your tax documents in order for your 2015 tax filing, don't forget about making your IRA contributions for the 2015 tax year. You have until Monday, April 18 to make your 2015 IRA contributions. Even if you haven't opened an IRA account yet, you can still do so and still be eligible to contribute for 2015. For additional information from IRS, visit <https://www.irs.gov/Retirement-Plans/Traditional-and-Roth-IRAs>.



On The Move? Keep Us Posted!

No matter if your family is growing and you need more space or your nest is empty and you are ready to downsize, be sure to keep the credit union in the loop. We need your physical mailing address, even if most of your transactions are electronic. That way you won't miss important tax forms, any re-issues of plastic cards, or other information. Contact the credit union for a change-of-address form. The U.S. Postal Service also offers an online form that allows you to update your address information. Go to usps.com and click on "quick tools" and select "change of address" from the drop-down menu. You can use the online form for both temporary and permanent moves. To verify your identity, a major credit card associated with your address will be charged \$1.05.

Also, please keep us informed of your travel plans to avoid having transactions on your debit or credit card denied. Identifying transactions outside of your typical spending patterns is one of the precautions in place to help determine if your card has been stolen.



As a credit union member, you are eligible for great discounts from Sprint. Whether you open a new personal or business account with Sprint or already have an account with them, tell them you are a credit union member. Call 877-728-3428, visit the nearest Sprint retail location, or go to www.sprintsave4cu.com.