



CREDIT UNION

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

Winter
GREETING

SAVINGS
% Rates

**DIVIDENDS DECLARED BY BOARD OF DIRECTORS FOR
QUARTER ENDING DECEMBER 31, 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, March 31,
2018 on IRA accounts will be 1.00%, 1.00%APY.



Mark your calendar for
Tuesday, April 17th, 6:00 pm,
St. Francis Parish 27th and Penn
Fun, food, prizes, & beverages!
See back for details!

LOAN
% Rates

January 1, 2018 - January 31, 2018

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

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%

BONUS DIVIDEND

Based on the success of our credit union, the Board of Directors has declared a one-time bonus dividend of 1.00% on the primary share account. This is our way to thank you and to show our appreciation for your loyalty to the credit union.

**Overspent for the Holidays?
No Problem!**



January 1, 2018 - January 31, 2018
12 months 8.00%



MARTIN LUTHER KING, JR.

Monday, January 15, 2018



Presidents Day
Monday, February 19, 2018



The following names are those Directors and Committee members whose terms of office expire at the Annual Meeting on April 17, 2018.

Directors (3 Year Term)

Carol Wood
Elden Kneib
Greg Logan

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.

INVEST in your ———
———— **RETIREMENT**

Visit us to open your IRA today

It's never too early to start saving for your retirement, even if you can only tuck away a small amount at a time. Open an Individual Retirement Account at the credit union and set up payroll deduction or an automatic transfer to regularly add money. Both Traditional and Roth IRAs are a great way to save for retirement. What's the difference between the two? Contributions to a Traditional IRA may be tax-deductible, although the deduction may be limited if you or your spouse is covered by a retirement plan at work or by your income. Contributions to a Roth IRA are not tax-deductible, but the interest you earn accumulates tax-free. There are certain withdrawal and distribution restrictions, however. Visit irs.gov for more information and consult with your tax advisor for details. Then open or add to your IRA today. Your future self will thank you.



Simplify your life with e-Statements. Getting an e-Statement instead of a paper one in the mail is the easy way to keep track of your finances, and it's easier on the environment as well. Here's how it works: When your statement is ready shortly after the end of each month, we'll send you an email. You can then go online, login to your account and check it out. Did all the checks clear? Does our balance agree with yours? What is the remaining balance on your loan? If everything is correct, just file it electronically, where it won't disappear under a pile of flyers. And, you won't have to worry about your personal information sitting in your mailbox or getting lost in transit when you have your mail forwarded when you are away. So make the switch to e-Statements. Call or stop by the credit union to get signed up.



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 to find out how to get these benefits of membership.

