



## CREDIT UNION

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



### \*\*\* SAVINGS \*\*\*

## RATES

DIVIDENDS DECLARED BY BOARD OF DIRECTORS FOR  
QUARTER ENDING DECEMBER 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, March 31,  
2017 on IRA accounts will be 1.00%, 1.00%APY.

### 2017 Annual Meeting

Mark your calendar for  
Tuesday, April 18th, 6:00 pm,  
St. Francis Parish 27th and Penn  
Fun, food, prizes, & beverages!  
See back for details!

### \*\*\* LOAN \*\*\*

## RATES

January 1, 2017 - January 31, 2017


#### New Vehicles      Used Vehicles (‘17 thru ‘16)      (‘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%

## 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, 2017 - January 31, 2017  
12 months      8.00%

## Holiday CLOSINGS



## 2017 Annual Meeting



The following names are those Directors and Committee members whose terms of office expire at the Annual Meeting on April 18, 2017.

### Directors (3 Year Term)

Lela Bachman

Kelly Welch

Kenny Martinez

### Supervisory Committee (3 Year Term)

Leonard Amos

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.



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You're Never Too Young To Start Saving For Retirement!

You may be young and the notion of retirement seems like part of the distant future. However, it can't hurt to begin saving for your "golden years" now. In fact, many financial experts actually recommend starting to save for retirement in your 20s, when you are young and still earning income. An ideal way to plan for your financial future is with a credit union IRA.

Many IRA options provide qualified members with tax benefits such as tax-deductible contributions and tax-deferred compound interest (consult your tax advisor for details). In addition, an IRA allows you to:

- \* Earn higher dividends compared to a traditional Savings Account
- \* Contribute as often as you like
- \* Choose the IRA to meet your goals (Traditional, Roth, Coverdell Education)
- \* Take possible penalty-free withdrawals for first-home or higher education purchases
- \* Do all of this without set-up and maintenance fees

Take steps now to guarantee a secure, comfortable retirement income down the road. Goetz Credit Union offers a variety of IRAs, either in a traditional IRA, Roth IRA, or a Coverdell Education IRA. To contribute to, or establish yours today, call, visit our website, or stop by our office.