



## 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, 2021

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, 2021 on IRA accounts will be 0.95%, 0.95%APY.



## Refinance Rates As Low As 2.95%

## LOAN Rates

April 1, 2021 - April 30, 2021

New Vehicles ('21 thru '20)	Used Vehicles ('21 thru '14)
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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%



## ANNUAL MEETING

Annual Meeting will be held at Goetz Credit Union on April 12<sup>th</sup>, 5:00 p.m. This will be a meeting only. Limited spots available due to Covid-19 restrictions.

## Holiday Closings

**MEMORIAL DAY**  
Monday  
May 31, 2021

# ANNUAL MEETING



The following names are those Directors and Committee members whose terms of office expire at the Annual Meeting on April 12, 2021.

## Directors (3 Year Term)

Carol Wood  
Elden Kneib  
Greg Logan

## Supervisory Committee (3 Year Term)

Fred Allen

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.



Even with the widespread use of plastic cards and digital payments, cash hasn't gone out of style. According to a Federal Reserve study, consumers pay cash for about one fourth of all their purchases. It's used for almost half of purchases for less than \$10. So, when you need cash, visit one of our 4 ATM's for quick access to your account. Just keep these safety tips in mind:

- \* Never write your PIN (personal identification number) on your card. If you do write it down to keep in your wallet or you enter it in your phone, disguise it as part of a phone number or address: John's mobile 123-4567 or Debbie 1234 Main St., Anywhere, U.S.

- \* Pay attention to anyone lurking. They may be after your cash or "shoulder surfing" - criminals who look over your shoulder to obtain personal information. At night, only use an ATM in a well-lit location or in a drive-through.

- \* Keep your receipt until you have reviewed your monthly statement.

Looking ahead to your 2021 summer road trips? You're ready. Your vehicle? Not so much. So, if you're in the market for new wheels, see the credit union first for a pre-approved loan. With pre-approved financing from the credit union, you'll be in the best position to buy the vehicle that's right for you, not the one the dealer is trying to sell you. That's because any special dealer financing offers may be limited to certain vehicles, often the slower selling models. With a credit union loan, you have more choices, including buying from a private seller. If you do buy privately, be sure to review all of the service records, and have the vehicle checked over by a mechanic. Even if you're not looking to trade, refinancing your current loan at the credit union may be in your best interest. With rock-bottom rates, we may be able to significantly reduce your payment. Call 816-232-8754 today to help get you on the road to savings.



## the LAST Word

"Coming together is a beginning; keeping together is progress; working together is success." - Henry Ford