



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 June 30, 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, September 30,
2025 on IRA accounts will be 1.75%, 1.76%APY.

NO Strings Attached
FREE
CHECKING
EVERYONE APPROVED!

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☆☆☆LOAN☆☆☆ RATES

July 1, 2025 - July 31, 2025

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

36 months	5.25%	36 months	6.25%
48 months	5.50%	48 months	6.50%
60 months	5.75%	60 months	6.75%
72 months	6.00%	72 months	7.00%

New RV's/Boats	Used RV'S/Boats
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0-60 months	7.00%	0-60 months	8.00%
61-72 months	7.25%	61-72 months	8.25%
73-84 months	7.50%	73-84 months	8.50%
85-120 months	7.75%	85-120 months	8.75%

Home Loan Refinance	Signature
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15 years	6.50%	24 months	11.75%
20 years	6.75%	36 months	12.25%
30 years	7.00%	48 months	12.75%

Line of Credit/Overdraft protection

11.00%

SWITCH & DITCH
High Interest AUTO LOANS

LOWER Your
RATE By
1%
As LOW as
5.25% APR

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NCUA

**HOLIDAY
CLOSINGS**

4th of
JULY
Friday, July 4, 2025

LABOR DAY
Monday, September 1, 2025

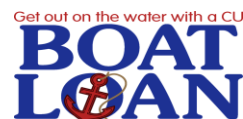
THANK YOU
For being a CU Member



On The Move? Keep Your Information Current with the CU! 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.



It can happen to anyone: You need to call a plumber to fix the sink at the same time your car's tires need replacing. Oh, and the insurance bill is due. If you need cash to help smooth out some of the wrinkles in your life, see the credit union for a Signature Loan. A Signature Loan is a personal loan best for short-term needs. You simply sign the loan agreement. There's no collateral involved, unlike a home loan or a vehicle loan, so you will pay a higher interest rate than on those loans. But it's a lower cost alternative to a credit card. So when life happens and you need cash to cover the consequences, count on the credit union to see you through the rough patches. Call us today.



Is Summer 2025 the one you'd like to spend on the water? We can help make that happen. Whether you're looking forward to a leisurely cruise on your pontoon or landing the big one from your bass boat, we have a Boat Loan that can launch your summer of fun. If you're new to boating, start by checking out the free online safety course at BoatUS.org, the website of the BoatUS Foundation. Organizations such as the Power Squadron (usps.org) and the Coast Guard Auxiliary (cgaux.org) also offer courses for boaters of all experience levels. Learn the rules of navigation, and include the purchase of life jackets and other safety equipment in your spending plans. Then contact the credit union. We'll help you figure out how much boat you can afford and what terms will fit your budget. Then with a pre-approved loan from the credit union, it's smooth sailing - you can shop with confidence. Call us today.

