



CREDIT UNION

1905 Howard
St. Joseph, MO 64501
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www.goetzcu.com



Summer Newsletter

SAVINGS RATES

DIVIDENDS DECLARED BY BOARD OF DIRECTORS FOR QUARTER ENDING June 30, 2020

Regular Shares	0.75%	0.75%APY
Christmas Shares	0.75%	0.75%APY
Share Draft (Checking)	0.15%	0.15%APY
IRA Accounts	1.25%	1.26%APY



Dividend rate for quarter ending, September 30, 2020 on IRA accounts will be 1.25%, 1.26%APY.

NO Strings Attached
FREE CHECKING
EVERYONE APPROVED!

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Refinance Rates As Low As 2.95%

LOAN RATES

July 1, 2020 - July 31, 2020

New Vehicles ('20 thru '19)	Used Vehicles ('20 thru '13)
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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%

CUT YOUR RATE
AUTO LOANS
as low as **2.95%**
Same Day Response
Apply Online

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ANNUAL MEETING

Due to COVID-19
Only a meeting will be held at
Goetz Credit Union on
Monday, July 20th, 5:00 pm

HOLIDAY CLOSINGS
LABOR DAY
Monday
September 7, 2020



We've got an APP for that!

You can now manage your credit union account from your mobile device. And that means the credit union not only fits in your hand, but also is available anytime and anywhere you have a signal. But note you'll want to avoid performing any financial transactions if you are using an insecure Wi-Fi connection. Download the credit union's app at the App Store or get it on Google Play. Then do almost everything that used to require a trip to the credit union, including depositing a check. With remote deposit capture, use your phone or tablet's camera to take a picture of a check and, with a few clicks, the job's done. View your account balances and details for your savings, checking, and loans as well as instantly transfer funds between accounts. Don't miss out on one of life's greatest conveniences. Download the credit union app today.



Keep your accounts safe **ONLINE**

Your credit union cares about the security of your personal information. Below are some helpful tips for keeping your personal information safe:

1. Use complex passwords: Using at least 8 characters or more, including a mix of upper and lowercase letters, numbers and symbols. An example of a great password would be ak380KA36.
2. Use different passwords for each of your accounts.
3. Change your passwords on a regular basis for all online accounts. Do not use your name and birthdate as part of your password.
4. Keep your passwords private.
5. Do not write down your passwords and keep them in your wallet or purse. If someone was to steal your wallet or you lose it, they will have access to everything. Keep them in a safe place where no one would expect them to be.



Buying new wheels has never been easier. At the same time, it's never been harder. While you can go online and do your homework from the comfort of your keyboard, there are more options than ever to choose from. New or used? Electric or hybrid? Sedan, SUV or Smart Car? When you step foot on the dealer's lot, the monthly payment is boldly advertised, but it's difficult to find the vehicle's price. The big print promises 0 percent financing, but the small print says it's only on select models and not all buyers will qualify. That's why it's nice to know the credit union has your back. It's as simple as this: the dealer is in business to make the most profit possible on the sale. The credit union's business is you. Without you as a member/owner, the credit union wouldn't exist. So when it comes to financing, we're here to help you get the most for your money. So once you've narrowed your choices, see the credit union for a pre-approved loan. With our low rates and terms to fit your budget, we can help make the hard process of buying a car easier.

Hey credit union members! Claim your cash.

Cash via deposit. \$100/line; max 2 lines. Req. new line of service and online registration.