



## CREDIT UNION

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



# Summer Newsletter

## Savings Rates

DIVIDENDS DECLARED BY BOARD OF DIRECTORS FOR QUARTER ENDING June 30, 2018

Regular Shares	0.50%	0.50%APY
Christmas Shares	0.50%	0.50%APY
Share Draft (Checking)	0.15%	0.15%APY
IRA Accounts	1.25%	1.26%APY



Dividend rate for quarter ending, September 30, 2018 on IRA accounts will be 1.25%, 1.26%APY.

MAKE GOETZ YOUR FINANCIAL HOME  
**JOIN TODAY!**  
**CHECK US OUT!**  
CHECKING  
SAVINGS  
LOANS  
ATMS

*Not for profit, not for charity, but for service*

## Loan Rates

July 1, 2018 - July 31, 2018

New Vehicles ('18 thru '17)	Used Vehicles ('17 thru '11)
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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	4.00%	24 months	11.00%
20 years	4.50%	36 months	11.50%

### Line of Credit/Overdraft protection

10.00%

**SUPER FAST RESPONSE**

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Auto Loans As Low As **2.95%**  
Apply Online/Same Day Response

## Holiday Closings

July 4th  
Wednesday, July 4, 2018

LABOR DAY  
Monday, September 3, 2018

No time to stop by? Scroll on over and apply for a



No Time to Stop In? Apply for A Loan Online!  
Those lazy days of summer are typically not: there are lawns to mow, gardens to tend and home repairs to make as well as parks to visit, picnics to prepare, golf to play and much more. So, if that leaves you with little time to stop in the credit union to apply for a loan, not a problem. Simply scroll on over to [www.goetzcu.com](http://www.goetzcu.com) and apply for a loan online. With just a few keystrokes and clicks, you can fill out a loan application 24/7. It's as simple as that. So, whether you need funds for new wheels, that long-awaited vacation, or a home project, go online and apply today. Summer slips away fast. Make the most of it with a loan from your credit union.



Drive into summer with a low rate **VEHICLE LOAN**

Whether your summer travel plans include a cross-country road trip for the family vacation or simply navigating cross-town traffic to get to work, make sure your vehicle is up to the task. If it's not and new wheels are in order, visit the credit union for a low rate pre-approved Vehicle Loan. With a pre-approved loan from the credit union, you have the freedom to shop for the vehicle that you want, not the one a dealer is trying to sell you. Start by making a list of what's important to you, like that excellent gas mileage or room for your growing family. Then do your homework by reviewing the website [NADA.com](http://NADA.com) to check the value and call us to get a free Carfax. Keep in mind that a late model used vehicle may be the best value. According to Consumer Reports, vehicles lose 46 percent of their value in the first three years. That depreciation can work in your favor, giving you more vehicle for your money. Whether it's new or just new to you, you can't go wrong financing your vehicle with a credit union loan. Call, click, or stop in the credit union for your application.

## Vacation Club Savings Account

Plan for your 2019 summer getaway



Plan for next summer with a 2018 Vacation Savings Club Account. If you came up short on vacation funds this summer, start saving for next year's warm-weather getaway now with a Vacation Savings Club Account at Goetz Credit Union. This handy savings tool is a no-brainer for members who want to quickly and easily save money for a vacation and associated costs. It allows you to save gradually by:

- \* Deducting any amount you choose from your weekly earnings
- \* Securing those funds in an interest-bearing account, separate from any other Savings or Checking Accounts
- \* Providing penalty-free access to the funds should you need them before the intended time or for a different purpose (i.e. an emergency)

Open a Vacation Club Account today and let your money work for you - by the time Summer 2019 arrives, all you'll have to do is book your flight and pack your bags without thinking twice about your vacay budget. Call Goetz Credit Union at 816-232-8754 or stop by today and open your vacation club account.

The **SUMMER** of HUNDREDS

Be ready for summer with a new phone!

**SNAP UP TO \$300**

Sprint works for me  
More with hulu

LOVE MY CREDIT UNION REWARDS