



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



Winter Newsletter

Savings %RATES

DIVIDENDS DECLARED BY BOARD OF DIRECTORS FOR QUARTER ENDING December 31, 2024

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, March 31, 2025
on IRA accounts will be 1.75%, 1.76%APY.

ANNUAL MEETING

Annual Meeting will be held at Goetz Credit Union on April 14, 5:00 p.m. This will be a meeting only. Limited spots available.

Loan %RATES

January 1, 2025 – January 31, 2025

New Vehicles ('25 thru '24)	Used Vehicles ('24 thru '17)
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36 months	5.50%	36 months	6.50%
48 months	5.75%	48 months	6.75%
60 months	6.00%	60 months	7.00%
72 months	6.25%	72 months	7.25%

New RV's/Boats	Used RV's/Boats
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0-60 months	7.25%	0-60 months	8.25%
61-72 months	7.50%	61-72 months	8.50%
73-84 months	7.75%	73-84 months	8.75%
85-120 months	8.00%	85-120 months	9.00%

Home Loan Refinance	Signature
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EQUAL HOUSING LENDER	15 years 6.75%	24 months 12.00%
	20 years 7.00%	36 months 12.50%
	30 years 7.25%	48 months 13.00%

Line of Credit/Overdraft Protection	
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11.00%

REFINANCE YOUR LOAN BEAT YOUR RATE BY 1%

AS LOW AS **5.50%**

Overspent for the Holidays?

No Problem!

HOLIDAY LOANS

January 1, 2025 - January 31, 2025
12 months @ 10.00%

HOLIDAY CLOSINGS



Monday, January 20, 2025



Monday, February 17, 2025

ANNUAL MEETING

The following names are those Directors and Committee members whose terms of office expire at the Annual Meeting on April 14, 2025.

Directors (3 Year Term)

Kenneth Bryson

Larry Roe

Tom Chleborad

Supervisory Committee (3 Year Term)

Sally Payne

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.

eStatements

The expressway for your monthly statements

Put your statements on the fast track by signing up for e-statements. Each month, we'll send you an email alerting you that your statement is ready for review. Then just log in to your account to retrieve it. If you like, you can print it for your files, but why not cut the clutter and file it electronically? E-statements are not only faster than paper statements, they are safer, too. No worries about your statement getting delayed or lost in the mail, or someone stealing it and your personal information from your mailbox. E-statements are kinder to the environment, too. And if you're planning a winter getaway - whether it's brief or extended - e-statements allow you to stay up-to-date on your account no matter your location. Contact the credit union today for more information on enrolling in e-statements.



Once you've checked off all the boxes on your holiday gift list, why not treat yourself to that new car or truck you've been thinking about? Year end is a great time to look for a vehicle, and with Goetz Credit Union's great rates and pre-approval, you could have your new ride in the driveway in no time.

Goetz Credit Union's vehicle services and affordable vehicle loans are just the tools you need to help you quickly and easily manage your auto-buying experience this winter. We want to help our members find the right car or truck, finance that new set of wheels, and save as much money as possible in the process.

By financing with Goetz Credit union's auto-buying experts you'll benefit from more bargaining power, great rates, fast approvals, and quick turnarounds, plus:

- * Up to 100% financing of the vehicle's value plus tax and tags

- * Same day approval

- * No prepayment penalties

- * Easy, convenient application process

- * Loan Payment Protection/Insurance

- * Personalized member service

- * GAP Insurance

- * Payroll deduction for your payments

Start the new year off right with a new car at a great rate, courtesy of Goetz Credit Union. Stop in today or check out

www.goetzcu.com for current rates and details.

