



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, 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, March 31, 2021 on IRA accounts will be 1.00%, 1.00%APY.

CUT YOUR RATE
AUTO LOANS as low as **2.95%**
Same Day Response
Apply Online
Goetz CREDIT UNION
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Refinance Rates As Low As 2.95%

LOAN Rates

January 1, 2021 – January 31, 2021

	New Vehicles ('21 thru '20)	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%

NO Strings Attached
FREE CHECKING
EVERYONE APPROVED!
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Overspent for the Holidays?

No Problem!

HOLIDAY LOANS

January 1, 2021 - January 31, 2021

12 months 8.00%





The following names are those Directors and Committee members whose terms of office expire at the Annual Meeting TBD.

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.



It's never too early to save for your retirement. And it's never too late. Enjoy tax-advantaged savings with an Individual Retirement Account. With a Traditional IRA, your contributions may be tax deductible subject to income limits, even if you or your spouse are covered by a retirement plan at work. There are no tax deductions for a Roth IRA, but you will only pay taxes on the money once. The interest you earn accumulates tax-free. For 2020 and later, there is no age limit on making regular contributions to Traditional or Roth IRAs. Due to changes made by the SECURE Act in 2019, if your 70th birthday is July 1, 2019 or later, you do not have to take withdrawals until you reach age 72. Previously, required minimum distributions were required at 70 1/2. Roth IRAs do not require withdrawals until after the death of the owner. For details, visit [irs.gov](https://www.irs.gov) or consult your tax advisor.



Members are the lifeblood of the credit union. A solid foundation comprised of loyal member-owners and operators is essential to a successful financial co-op. As we near the end of 2020, a particularly challenging year in light of the Covid-19 pandemic, Goetz Credit Union wants to thank our members for their unwavering support. We hope that we have met your financial needs and served you well during these unprecedented events. Through good times and bad, Goetz Credit Union is committed to helping people, and upholding a democratically run, not-for-profit financial institution with:

- * Exceptional service
- * Affordable financial solutions
- * Valuable financial education
- * Community assistance

We look forward to working together with you, in the new year, to safely getting back on the road to progress and stability, and learning how to navigate life post-pandemic. Please accept our gratitude as we remain steadfast in our goal to bring quality financial products and services, and superior member service to you and your family, at a time when it means the most.

