



CREDIT UNION

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

Winter GREETING

Savings Rates

DIVIDENDS DECLARED BY BOARD OF DIRECTORS FOR
QUARTER ENDING DECEMBER 31, 2018

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,
2019 on IRA accounts will be 1.25%, 1.26%APY.

2019 ANNUAL MEETING

Mark your calendar for
Tuesday, April 9th, 6:00 pm,
St. Francis Parish 27th and Penn
Fun, food, prizes, & beverages!
See back for details!

Loan Rates

January 1, 2019 - January 31, 2019

New Vehicles (‘19 thru ‘18)	Used Vehicles (‘18 thru ‘12)
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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%

DEPOSITING CHECKS IS NOW AS SIMPLE AS
TAKING A SELFIE

INTRODUCING MOBILE DEPOSIT

ST. JOSEPH - 232-8754 - GOETZCU.COM

CREDIT UNION

NCUA

Overspent for the Holidays?
No Problem!

HOLIDAY LOANS

January 1, 2019 - January 31, 2019

12 months 8.00%





The following names are those Directors and Committee members whose terms of office expire at the Annual Meeting on April 9, 2019.

Directors (3 Year Term)

Kenny Bryson

Larry Roe

Tom Chleborad

Supervisory Committee (3 Year Term)

Leonard Amos

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.



A Special "Thank You" To Our Members!
As member-owned and operated financial institutions, a solid and secure member base is at the heart of every successful credit union worldwide. As we reflect on 2018 at Goetz Credit Union, we want to send a special "thank-you" to our members for their support and loyalty. At Goetz Credit union we strive every day to put our members first and uphold the motto of "People Helping People," through exceptional service, affordable financial solutions, valuable financial education, and community assistance. Like our members, we strongly believe in the idea of a democratic, not-for-profit financial cooperative. We hope you accept our heartfelt gratitude, and know that we look forward to providing you and your loved ones with continued quality financial products, services, and superior member service in the year ahead.



THIS YEAR WE'RE ADDING SOME HAPPY TO THE HOLIDAYS.

Goetz Credit Union members get **\$100 per line in cash rewards** for every new line activated with Sprint® — and, for a limited time, this offer is available for **unlimited lines**. Plus, you'll receive \$100 in loyalty cash rewards every year.

ALREADY A SPRINT CUSTOMER?

Current customers can take advantage of the **\$100 loyalty cash rewards** offer every year starting one year after program enrollment.

C'mon and get happy!

Sign up today to enjoy the benefits of credit union membership with Sprint's best Credit Union Member Cash Rewards offer EVER!

1. Become a Sprint customer and mention you're a credit union member.
2. Register at LoveMyCreditUnion.org/SprintRewards
3. Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account.

Take advantage of this limited time offer today! Visit LoveMyCreditUnion.org/Happy to learn more.

LAST Word

It's better to enjoy the present while it's happening than worrying about the future.