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# SW COUNTIES SCHOOL EMPLOYEES CREDIT UNION



1st Quarter - Newsletter

January 2016



## WE ARE LOCATED AT:

214 S. Neosho Blvd, #B,  
Neosho, MO (Corner of  
Harmony & Neosho Blvd)

## HOURS:

Tuesday – Friday

1:00-5:00 p.m.

## Membership Eligibility.....

All school employees, their families (including grandchildren) that are part of any of our approved school districts.

## Member Alert

If you have a collateral loan with the credit union, you must have all the required paper work on file before a new loan of any kind will be granted. Many of the collateral loans do not have current insurance forms on file showing us as the lien holder. The state examiners will write us up for that if they choose your folder to review. Please fax the insurance information and a copy of your title if possible to 417-312-8804.

## **\*\*CU LEADERSHIP\*\***

Clione Hatfield, - *Pres.*  
Tom Marrs - *Chairman*  
Linda James - *Secretary*  
Debbie Williams - *V-Chair*  
Elizabeth Webster  
Joy O'Toole  
Rebecca Johnson

## **Credit Committee**

Jyl Augspurger - *C-Person*  
Kim Harrell  
Gladys Dieckhoff  
Jean Kelly  
Tammy Yost

## **Supervisory Committee**

Kathy Boyd - *Chairperson*  
Holly Hymer  
Kathy Johnson

## **2016 LOAN RATES:**

(Vehicles that have a title can be used as collateral.)

2016-2015-2014 Titled Vehicles - (60 months)	2.90%
2013-2011 Titled Vehicles - (60 months)	6.00%
2010-2008 Titled Vehicles - (60 months)	6.75%
2007-2005 Titled Vehicles - (60 months)	7.50%
2004 and Older Titled Vehicles - (48 months)	8.75%

**2016 NEW SIGNATURE LOANS - 15.0%**

**2016 SIGNATURE LOAN RE-FINANCE - 20.0%**

Loans are tied to your current contract with up to \$2,000 per individual available. Signature Loans are required to be paid in full with your last check if you cease employment with the school district. *Must be payroll deducted & spouses can receive this as well, as long as they currently are or become an active member. (See Lending Policy or Website for further details.)*

**2016 SHARE LOANS - 3% Above Dividends - Presently 3.25%**

**2016 DIVIDEND RATE - .25% yearly (with .25% apy)**

Enjoy the last semester of  
the 2015-2016 school  
year!

Don't forget, the last day  
for signature loans is April  
1, 2016.