

Winter 2009

DISTRICT 4 HIGHWAY CREDIT UNION

600 NE Colbern Road, Lee's Summit, MO 64086
Phone: 816-622-6315 Fax: 816-622-6333 website: www.d4hcu.com
24 Hour Audio Response Teller 866-321-4814

HAPPY NEW YEAR 2009

Do you know what the interest rate is on your car loan?



Get out from under your pricey vehicle loan & let us save you some money...refinance.



We'll beat your current vehicle loan rate by a minimum of 1%!



Let us save you some money. If you financed with another lender, you could be paying too much. Even if you're a year or two into the loan, refinancing might be an option. Refinancing often reduces not only the interest rate but your monthly payment as well.

*Refinance your vehicle loan with us and we'll beat your current vehicle loan rate by a minimum of 1%. Call for more information, some restrictions apply. Offer good now through March 31, 2009.
(Not applicable on current D4HCU loans.)*

Car Dealers Are Dealing and We Are Lending

Right now, new & used car inventory is high for many models. Some cars dealers have three months' or more supply available. That makes for a buyer's market--prime time for you to find a sweet new-car deal or used-car deal. Come see us for a low-interest loan and you'll have the best of both worlds.

New Vehicle Rates 4.95%



Used Vehicle Rates 5.95%

Always remember, before you shop for your next car, check with District 4 Highway Credit Union. Get pre-approved, it's fast and easy!

Money Troubles? Let's Talk About It...

It's easy to feel all alone when money troubles hit.

Serious trouble may be as rare as a job layoff or as commonplace as credit card debt.

So, even if your rough situation is new for you, remember that it's one we're very familiar with. We help members like you--with problems just like yours--every day.

Don't wait for things to get worse. Call us. Whatever your financial challenge, we can help.



Up to
your cheeks
in debt?

Don't wait until you're drowning in it before you visit or call the credit union. Let us help you consolidate your high-interest loans at a lower interest rate, set up a repayment schedule, or design a spending plan you'll stick with. So don't wait another minute to get out from under.



Pass Up
Pass Up
Payday Loans
Payday Loans

Payday lenders charge interest rates from 300% to 1,000%. If you're strapped for cash and feel desperate, visit the credit union instead. We offer alternatives with fairer terms and lower rates, such as short-term signature loans, collateral loans and vacation/holiday loans.

Stop by or call today. During tough times, we can help.

Moving? Please let us know you've **MOVED!**

As a part of our ongoing effort to protect our members from identity theft, we will not change your address based on information received from the US Post Office. Please send your new address along with your new phone and e-mail address to District 4 Highway Credit Union. For verification purposes, include your signature and date.

Notice:

Effective March 31, 2009, accounts with a balance less than \$1,000.00 that have been inactive for 12 months and have no other active accounts with the credit union may be assessed a service charge of \$5.00 quarterly.