

DIVIDENDS

Dividend rates for the 2nd quarter of 2023 were declared at 1.00 APY for regular shares and 2.00% APY for premium accounts. Proposed rates for the 3rd quarter of 2023 are .50% APY for regular shares and 1.00% APY for premium accounts. Premium accounts can be opened the first 14 days of each new quarter with a minimum deposit of \$2500.00. Dividend rates are declared quarterly by the Board of Directors based on the earnings of the Credit Union; therefore, they cannot be guaranteed in advance.

Board of Directors

Tony Dirk, President
 Kyle Reed, Vice
 Glenda Visocky Director
 Greg Escobar, Director
 Chastity Dexter, Secretary
 Vacancy, Treasurer

Supervisory Committee

Colleen Krallman, Chair
 Penny Magitsro

Manager-Felicity Ross
 Teller-Aireauna Tibbits

Hope everyone
 had a safe 4th of
 July!



Secured Loans

Effective March 1st 2023

2023-2019 4.99%

2018-2017 6.00%

2016-Older 7.00%

84 month term minimum \$35,000
 and add 1%.

All auto loans are 125% of NADA
 retail or the original purchase
 price, whichever is the less of the
 two, but 125% is guaranteed.

Share Loan 4.49%

Signature Loan 10-18%

**Congratulations to our
 Ralph W. Cain Scholarship
 winners!**

**1st Place-Madison S.
 2nd Place-Mattalyn F.**

**Every May We accept
 scholarships for students
 attending college courses or
 VO-Tech school!**

Future Dates Closed:
 September 4th
 October 9th

Did you know!!???

Our debit card or also known as an EMV card has many
 different benefits!

The EMV chip creates a secret code that is
 constantly changing. Your debit card information is
 different for every transaction, so even if thieves
 scan your EMV card, they cannot use it without the
 chip. A regular magnetic chip is comprised much
 easier!

Also, we have an enhanced product to help detect
 fraud

If you get a phone call/text on the weekend verifying
 a transaction it really is us! We use a third party to
 track potential fraud transactions.