



CREDIT UNION

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

Savings Rates

DIVIDENDS DECLARED BY BOARD OF DIRECTORS FOR
QUARTER ENDING DECEMBER 31, 2013

Regular Shares	0.50%	0.50%APY
Christmas Shares	0.50%	0.50%APY
Share Draft (Checking)	0.15%	0.15%APY
IRA Accounts	1.15%	1.15%APY



Dividend rate for quarter ending, March 31,
2014 on IRA accounts will be 1.00%, 1.00%APY.

2014 ANNUAL MEETING

Mark your calendar for
Tuesday, April 8th, 6:00 pm,
St. Francis Parish 27th and Penn
Fun, food, prizes, & beverages!
See back for details!

**Overspent for the Holidays?
No Problem!**



January 1, 2014- January 31, 2014
12 months 9.00%

WINTER NEWSLETTER



WE OFFER A VARIETY OF LOANS!

Refinance Rates As Low As 3.95%

**New/Used Autos * Motorcycles
Boats* RV'S * Personal Loans**

**Refinance Home Loans
Low Closing Costs
Consolidate Your Debt
Fixed Rates**

**Apply Online
Same Day Response**

Loan Rates

January 1, 2014- January 31, 2014

	New Vehicles (‘14 thru ‘13)	Used Vehicles (‘13 thru ‘06)
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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%



Holiday Closings

Martin Luther King, Jr.
Monday, January 20, 2014

PRESIDENTS DAY
Monday, February 17, 2014

Mark your Calendars now for the Annual Meeting

The following names are those Directors and Committee members whose terms of office expire at the Annual Meeting on April 8, 2014.

Directors (3-Year Term)

Lela Bachman
Kenny Martinez
Kelly Welch

Supervisory Committee (3-Year Term)

Julia Schultz

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.

Sprint Discount

As a credit union member, you are eligible for great discounts from Sprint. Whether you open a new personal or business account with Sprint or already have an account with them, tell them you are a credit union member. Call 877-728-3428, visit the nearest Sprint retail location, or go to www.sprintsave4cu.com.

Happy New Year

2014 New Year's Resolutions

- Verify account beneficiaries, joint owners, and current address
- Start Christmas Club Account
- Start a Vacation Club Account
- Go to annualcreditreport.com to review your credit report
- Call Credit Union for refinancing options to possibly lower your payments
- Sign up for free Online Access
- Are you paying monthly fees at a bank? Switch to the Credit Union and start saving now!! (remember your Credit Union does NOT charge monthly account fees like most banks)



Share The Gift of Membership

Share the benefits of belonging to the credit union with friends, family, and co-workers. When you do, you'll be doing both yourself and them a favor. You'll be helping yourself because the more members the credit union serves, the more cost-efficient we can become: that efficiency translates into additional products and improved services for all. You'll be helping your friends and family enjoy the competitive rates and friendly, convenient services we're known for.

Year after year, credit unions receive high ratings on national consumer satisfaction surveys because they exist only to serve their members, not to make a profit for shareholders. As not-for-profit financial cooperatives, credit unions are member-owned and member-driven. So please pass the word to friends and family members about how the credit union difference in structure and function can help make a difference in their lives.

FACTS**WHAT DOES Goetz Credit Union
DO WITH YOUR PERSONAL INFORMATION?**

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and Income ■ Account Balances and Payment History ■ Credit History and Credit Scores <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Goetz Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Goetz Credit Union share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	Yes	No

Questions?	Call 816-232-8754 or go to www.goetzcu.com
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Who we are

Who is providing this notice?

Goetz Credit Union

What we do

How does **Goetz Credit Union** protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does **Goetz Credit Union** collect my personal information?

We collect your personal information, for example, when you

- open an account or deposit money
- apply for a loan or use your debit card
- make a wire transfer

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Goetz Credit Union does not share with our affiliates.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Plastic card processors(credit, debit, or ATM), Mail house, Consumer reporting agencies, Data Processors, Check/share draft printers.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Insurance Company*

Other important information