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 email: creditunion@isdschools.org Volume 21, Issue 4, December 31, 2025

YOU ASKED....

We LISTENED!

We are excited to announce that the credit union will be offering Certificate of Deposits on February 2, 2026.

There will be a 6 month certificate and a 12 month certificate with rates starting at *3.45% APY.

Call the office for more information and to set up an appointment.

**Rates subject to change*

AUTO LOAN NEWS

Rate discounted 0.10% for each 10% equity in collateral up to 50% Loan to Value. (maximum discount 0.50%)

Example: You are purchasing a new auto with a MSRP of \$40,000.00, with your trade and money down the loan will be for \$20,000.00 you will receive a discount of 0.50% off of the stated rate.

Call with any questions 816-521-5378.

AUTO LOAN INTEREST

The amount of interest you paid on your auto loan is reported on your December 31, 2025 statement. Please keep this with your tax records.

Check with your tax preparer to see if you qualify for the tax deduction.



HOLIDAY CLOSINGS

MARTIN LUTHER KING DAY
 Monday, January 19, 2026

PRESIDENT'S DAY
 Monday, February 16, 2026

OFFICE HOURS
 Monday - Friday 8 am - 4:30 pm

Dividends Declared

The Board of Directors has declared a regular dividend rate equivalent to 1.4% Annual Percentage Rate (annual percentage yield of 1.41%) on Share and Vacation Club balances for the quarter ending December 31, 2025. Please review your statement to verify your dividend and balance.

Any questions should be directed to 816-521-5378.

Start a Christmas Club account today!



You will have the money you need when it is time to shop!

Call the credit union if you are interested or have any questions.

Christmas Club accounts do have some restrictions on withdraws.



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