



**Over 50 Years of SERVICE**

# ITCU

**Independence Teachers Credit Union**



201 N Forest Avenue Suite 3 Independence, MO 64050  
 Phone: 816-521-5378 Fax: 816-521-5603 email: creditunion@idschools.org  
 Volume 17, Issue 3, September 30, 2021



Ready to purchase a new vehicle? The credit union offers great low rates, usually much lower than the dealer, and we will now include sales tax and dealer fees, some restrictions apply. We strive to make the process as simple as possible for you so please contact us at 816-521-5378 when you are ready to make the purchase.

### Buyer Be Aware

When buying a new or used auto please be aware of the “extra packages” that the dealership will offer. Examples including GAP Protection, Tire Protection, Oil changes, Exterior & Interior Protection and Extended Warranties. This will add to the cost of your vehicle purchase and in some cases cause you to owe more than value. A lot of these services can be purchased at different Vendors ( including the credit union). It is always good to be aware what it will cost you to add these services before signing any documents.

### HOLIDAY CLOSINGS

#### THANKSGIVING

November 24 - 28, 2021

#### WINTER BREAK

December 22, 2021 - January 2, 2022

#### Our Office Hours

8:00 am - 4:30 pm

### PROMOTIONS

**OCTOBER** - Take out any loan and get your name entered into a drawing for a \$50 Quik Trip gift card.

**NOVEMBER** - **SKIP A PAYMENT**, skip your November payment for a fee of \$25 (some restrictions apply)

**DECEMBER** - **SKIP A PAYMENT**, skip your December payment for a fee of \$25 (some restrictions apply). Take out a new auto loan in December and receive a free gift!



Attention to all those participating in our Christmas Club program, all funds in the Christmas Club accounts will be deposited in to your share savings. Please contact the credit union when you are ready for your funds as we will be happy to send you a check or direct deposit your funds into your checking account for those with pre authorization on file.  
 New Christmas Club starts October 1, 2021,  
 Call 816-521- 5378 today to get started!

### Dividends Declared

The Board of Directors has declared a dividend rate equivalent to .20% APY (*annual percentage yield*) on Share & Vacation Club balances for the quarter ending September 30, 2021. A rate of .35% will be paid on our Christmas Club accounts.

Please check your statement to verify your dividend and balance.

### Do you have a Beneficiary

Unfortunately we have lost too many credit union members this year. It has made us aware that we have many accounts that have only one signer or a deceased joint and no beneficiary. We encourage you to contact us to be sure your account is set up the way you want it to be in the event of your death. This will also keep your family from having to go through the legal system.