The temperatures are heating up, the days are getting longer, summer is here and being a member of our credit union is getting sweeter and more exciting each and every day – those are the facts!

If I have not had the pleasure of shaking your hand, sharing a smile in the lobby or meeting you personally, I am more excited than ever to introduce myself. I am Lindi Rains, your new Division 10 President. I grew up just down the road, in Oran and have lived the past 15 years in Chaffee. I have two children, Kade 16 and Ashtyn 15. My professional background has been centered around finance and project management with a great emphasis on kaizen, a Japanese word, which means continuous improvement.

I was blessed to have spent my first 90 days in the back pocket of our, now retired President, Mrs. Linda Klaproth. In my early days of Division 10, I accepted the realization... there was nothing I could do to go back in time and share the experiences you have all shared over the past 64 years. I am gracious for the opportunity and can promise you, our Board of Directors could not have chosen someone more eager and determined to honor the legacy which has been built, all the while staying dedicated to building relationships that will foster continued financial success in your life and in the lives of OUR future!

I, along with the Board of Directors and the staff (Tammie & Tonya) are committed to growing our membership. By listening to YOU and meeting your needs and the needs of our next generation, Division 10 can achieve its’ mission to Prepare for the Road Ahead. I am honored to be a part of the Division 10 family!

Thank you for the opportunity to serve our Credit Union! Please stop by and say hello, I would love to meet you!

Lindi Rains

INVESTING IN ONE ANOTHER... PAYS OFF

Our Board of Directors have declared an INCREASE for 3rd Quarter Dividends. Yes... YOUR Credit Union is leading the way and boosting the dividend rate.

Your decision to Invest in Our Family.... Is greatly appreciated!

Dividend Rate (APY) will be increased to .35% for 3rd Quarter 2017
We are only a Click Away

We heard you! We are very proud of our new website which launched on June 1st. Don't be intimidated... it is very user friendly! Now we can meet your needs 365 days a year, 24 hours a day... wherever you are in life!

- **Internet Member Access**
  Yes... you can now check your balances, transfer funds, calculate payoffs.....anytime, anywhere

- **Apply for a Loan**
  Even at midnight or on a relaxing Saturday afternoon

- **Account Forms**
  Submit ACH, payroll deduction, address change forms & more... all with only a click

“Looking forward to all the new features!”

“Go Div10... You're the Greatest”

“Awesome Site... Sign me up”

You wanted more, we listened

**NETWORKING**

One of the biggest obstacles we face, is how can we possibly let more than 1300 members know what is going on. We have launched our Facebook, please go out and like our page. We will post all happenings here first! We are building our email mailing list, and now you have our first ever newsletter! If you have received this newsletter in the mail – that means we do not have your email address.... So please... contact us and share your email address with us.

**ACCESSIBILITY**

The WWW (World Wide Web).... Now knows who Division 10 Credit Union is!! You can take care of so many things, whenever you need to.... not just when our doors are open.

**PROTECTION**

We have seen many of our members bring their dealership buyers order into us to refinance, and we see you are being wise consumers and protecting your automobile purchases with GAP (Guaranteed Asset Protection) and the Vehicle Service Contracts. Our desire is to meet our members’ needs wherever they are in life. We are committed to giving you the best of the best and since June 1st, we now offer GAP and Vehicle Service Contracts. In just 30 days... we have already saved 13 of our members a total of $5,625!

Did you know if you have an accident, insurance adjusters will give you somewhere between rough and average value of your vehicle? Division 10 lends up to 110% of CLEAN retail value. Do you know what happens when you owe more on your loan than insurance will give you? Sadly, several of our members have walked into our lobby with a long face in this situation. Our GAP coverage is for the life of the loan...& adds a few dollars to your monthly payment. Ask us how much cheaper our GAP policy is than the policies the dealerships are selling you? 

*We'll tell you.... our policies are HALF the price!!*

**NEW FEATURES**

Credit card offers are in the mailbox often, but not a credit card which supports your Credit Union. Starting July 1st... you can now carry a card in your wallet that invests in YOUR Credit Union family.
You can apply on our website [www.div10cu.com](http://www.div10cu.com)
Our Commitment to Invest

As part of Division 10’s goal to deliver value and enrich the lives of our future, we are excited to announce a new program, we can all be proud to support.

Our 2018 spring graduates will be the first among the Highway Hero Honorees to receive college scholarships.

Think of your family…… We may be exactly what they are looking for today…… and if not, we could be the trusted relationship they may need down the road.

Every new member you refer to Division 10… will earn you an entry AND our new member will earn an entry into a drawing to be held September 30th.

If you’re already a member, your family members are also eligible to join.

Parents, grandparents, siblings, aunts, uncles, nieces, nephews and even cousins (includes step and adopted families)

It is Up to Us to Raise Them

Invest in their FUTURES… Build our Membership with Our Loved Ones

Parents are the number one influence in their children’s financial behaviors, so it’s up to us to raise a generation of mindful consumers, investors, savers and givers.

It is never too late and there is no time like now to get their accounts set up.

Little Tikes: 0-4 years old
Teach the Power of Pennies
Open an account now for only $5

Kids Klub: 5-10 years old
Let them use those developing math skills & get rewarded for their grades.
$10 to become a Kids Klub member

Savvy Savers: 11-17 years old
Feel confident, they will have a trusted and loyal partner walking hand in hand for their first checking account, the first plastic card in their wallet, and even their first loan.

Only Savvy Savers are eligible to apply for the Division 10 Highway Hero Honoree Scholarship

Only $15 to get started

All Youth accounts will evolve automatically with members’ age

No minimum balance requirements for Youth Accounts

A Parent or Guardian is required for Youth Membership

Report card rewards available to Kids Klub and Savvy Savers

Your mom taught you to share, so why keep credit union financial benefits and friendly service to yourself?
We know you can get your next automobile loan virtually anywhere. We are focused on being so much more than just, anywhere. Only when you choose YOUR credit union, you make the choice to invest in the lives of OUR fellow members, instead of those investors.

We have an incredible feature available ONLY on our website, AutoLink, this tool is designed to give you everything you need to make a wise decision when looking for your next vehicle. Articles, consumer ratings, safety tests, history reports; you can even take a virtual test drive, shop dealer inventory, check values - right from the convenience of your home or smart phone.

Also, by ONLY financing your next vehicle loan with us, you will receive a 3 Year FREE VIP Membership for My EZ CAR CARE. With this benefit you will enjoy everyday discounts at your favorite service providers & travel locations, along with the Electronic Glove Box app.

For more information and to sign up: Contact Lindi at lindi@div10cu.com
Registrations will be limited to the first 36 teams registered
Rainout date: May 12, 2018

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Participants need NOT be Credit Union Members

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Division 10 Highway Employees’ Credit Union

Swing For The Green
TRUMAN DAY
May 7, 2018

1st Annual Highway Hero Honoree Scholarship Fundraiser
Cape Girardeau Jaycee Municipal Golf Course
All money raised will go directly to our Scholarship Program

Questions?
Want to know more about our Lending Promos?
Contact these smiling faces today!

Lending Promos?
Contact these smiling faces today!

Tammie Graham
tammie@div10cu.com
337 N. Main
Sikeston, MO 63801
www.div10cu.com

Tonya Guevara
info@div10cu.com
Call: 573-472-5373
Fax: 573-472-5374

Mark Your Calendars
Our office will be closed
Tuesday, July 4th
Monday, September 4th

July 1 - 31
Youth Accounts Available
Credit Card Program
Summer Fun Promo

August 1 - 31
Refi My Ride Promo

September 1 - 30
Fall Into Camping Promo

Here’s a Clue: _h_c___g