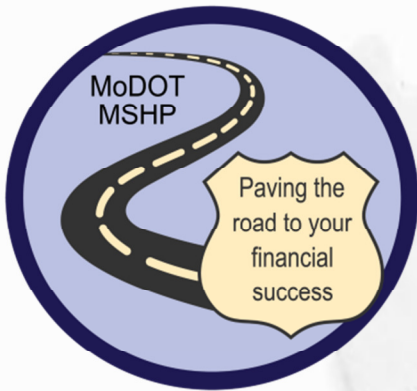


Annual Report

March 29, 2019



DIVISION 10 HIGHWAY EMPLOYEES' CREDIT UNION



STAFF & OFFICIALS

Administration

Lindi Rains, *President*

Loan Department

Tammie Graham

Member Services

Tonya Guevara
Genni Forehand
Natalie Scott

Elected Board of Directors

**TERM
EXPIRES**

Officers

Jeff Wachter, <i>Chairman</i>	2020
David Wyman, <i>Vice Chairman</i>	2020
Mike Brandon, <i>Treasurer/Secretary</i>	2021
Scott Perry	2019
Billy Griffin*	2019
Dewey Heppe**	2021
Mark Pfeffer	2021

Supervisory Committee

Jessie (Benji) Philpot, <i>Chairman</i>	2020
Pamela Masterson	2021
Michael Harris	2021



We would like to extend a special thanks to all the staff, volunteers and members who contribute to the Credit Union in so many ways. Without your efforts, our success would not be possible.

*Mr. Billy Griffin has chosen not to seek re-election for the Board of Directors

**Mr. Dewey Heppe has announced his resignation from the board effective March 29, 2019

MEETING AGENDA

I. Welcome and Introductions

II. Reading of Minutes

III. Chairman's Report

IV. Treasurer's Report

V. President's Report

VI. Supervisory Committee

VII. Report of Nominating Committee

VIII. Election of Officials

IX. Old Business

X. New Business

XI. Adjournment of Business Meeting

OFFICIAL MINUTES

Official Minutes of the 65th Annual Membership Meeting March 23, 2018

Jeff Wachter welcomed everyone and explained the meeting dynamics would be a little different than years past. In recognition of our 65th Annual Meeting, our theme was March Madness. Upon arrival to the Knights of Columbus Hall, each attendee received a bound Annual Report booklet.

Jeff Wachter introduced our Board of Directors, Supervisory Committee and staff. He then informed the attendees of the Game Plan for the night.

David Wyman, our Vice Chairman was introduced, along with his daughter, and sang the National Anthem followed by prayer before dinner. All attendees, 221 adults and 36 children went through the buffet line and enjoyed dinner at 6:00pm.

Jeff Wachter, Chairman of the Board of Directors called the meeting to order at 6:55 p.m. on Friday, March 23, 2018, with 257 members and guests attending.

A motion was made by Rick Burnett and seconded by Lowell Harper to waive the reading of the 2017 Annual Meeting minutes. **MOTION CARRIED** with no dissenting votes.

Lindi Rains, President, was introduced for the reading of the Treasurer and Presidents report. She emphasized our membership grew by 178 members this year as well as our loans are up 28% over the previous year.

Jeff reintroduced Steven Hoerning, Supervisory Committee Chairman and announced his retirement. Lindi presented him with a plaque in recognition of his 24 years of outstanding volunteer service.

Steven Hoerning presented the Supervisory Committee Report. He then turned the microphone back over to Lindi for the reading of the nominees for the 2018-2019 Board of Directors and Supervisory Committee vacancies. After making three requests for nominations from the floor and no nominations were made, Lindi asked for a motion to accept the list of nominees to be elected by acclamation. Verlon Phillips made a motion to elect the nominees by acclamation. John Koenig seconded the motion. **MOTION CARRIED** with no dissenting votes. The results were as follows: Michael Brandon, Dewey Heppe and Mark Pfeffer were re-elected to the Board of Directors for three year terms.

Michael Harris and Pam Masterson were newly elected to the Supervisory Committee for three year terms.

Jeff Wachter then presented the Chairman Report.

The Chairman, Jeff Wachter, then called for any Old Business: NONE.

Jeff Wachter then called for New Business. A power point presentation began which highlighted the year in review, the new services and products the Credit Union is now offering, including:
Easy Loan Process, Youth Accounts, Gift Cards, Reloadable Cards, Online Banking, GAP and Vehicle Service Contracts, Credit Cards and our Highway Hero Scholarship Foundation.

David Wyman then introduced our Highway Hero Honoree Scholarship. He spoke on behalf of the Board of Directors and the pride and commitment to investing in our youth. David explained how the scholarship process worked and then introduced our three scholarship recipients for the 2018 year. Mason Burrage-Burton, Faith Grant and Griffin King.

Mike Brandon spoke about our Highway Hero Honoree Scholarship Fundraiser – our 1st Annual Golf Tournament. He encouraged everyone to participate, either by playing in the tournament, purchasing a golf ball (as a raffle) for our Golf Ball Drop or sponsoring the tournament. Our golf tournament will be our fundraiser to support our Highway Hero Honoree Scholarship Foundation.

Lindi Rains then presented information on new services being launched and explained how we would promote them moving forward. The new services included: Checking accounts, Mastercard Debit Card program, Mobile App, Bill Pay and Remote Deposit.

Jeff announced the fun was not over, as we would be playing BINGO for chances to get in the Cash Blowing Machine, drawing for attendance prizes and drawing a name for the winner of the Otto Porter autographed basketball.

David Wyman made a motion to adjourn the business meeting at 8:15 p.m. Michael Harris seconded the motion. **MOTION CARRIED.**

Once the meeting was adjourned, meeting attendees were given the opportunity to enter the cash machine and visit with one another.

CHAIRMAN'S REPORT

On behalf of the Credit Union Board of Directors, staff and committee members, I welcome you to our 66th Annual Membership Meeting.

In addition to the brief overview that will be presented tonight, the information provided in our annual report will give you a detailed look into our 2018 operations.

As you will observe, 2018 continued our positive trend of successful outcomes. We maintained our strong financial position, while continuing to offer competitive interest rates and a strong commitment of service to our members. Our mission of growth for 2018 was realized in many ways.

The Division 10 Debit Card was introduced in March 2018 and has been a big hit with our membership, making your money more accessible and providing a valuable added service. At just 5 cents per debit card swipe, we were able to contribute \$1,413.15 towards the Highway Hero Scholarship Fund in the last three quarters of 2018. Speaking of scholarships, we were thrilled to award the first of our scholarships last year to deserving young members and look forward to announcing the 2019 recipients this evening.

One of our proudest accomplishments this year was the Profit Payout: We returned \$30,000 to our members as a "Thank you" for saving with and borrowing from Division 10 Highway Employees' Credit Union. Individual member payout was based upon dividends earned and interest paid throughout the year.

Our staff and leadership of the Credit Union continually provide the utmost level of service to all of our members. This is evident in our continued loyalty and new membership growth with minimal losses to the Credit Union. During the year, we also added two new employee faces to the Credit Union. If you have not had a chance to meet them while visiting the office, I encourage you to stop in soon.

I would also like to personally thank the members of the Board of Directors and the Supervisory Committee for their hard work and dedication. Finally, I would like to acknowledge you, the members, for your continued support of the Credit Union. Without your loyalty and dedication, the Credit Union could not exist.

Enjoy the evening!!

Jeff Wachter
Chairman, Board of Directors
Division 10 Highway Employees' Credit Union

TREASURER'S REPORT

Highlighted below is a summary of our Credit Union's key financial performance over the past five years. I'm pleased to report the Credit Union's financial performance during this period has remained strong. More specifically, our key ratios measuring management of the Credit Union's assets show that assets are changing; our outside investments are decreasing, as our loan volume is growing. Simply speaking.... We are loaning more money to our members, therefore investing less. Outstanding job to our CU staff!

As for the Credit Union's financial position on December 31, 2018, assets are just under \$13 million. Last year's mission to build membership and offer more services to our members was a success. Loan volume increased by nearly 50% during 2018! If you haven't taken advantage of a loan through your Credit Union, I encourage you to contact our staff today to learn more about how they would welcome an opportunity to partner with you.

On a final note, this success would not have been possible without you, our loyal members, and the hard-working Credit Union staff. We appreciate your support and on behalf of all the management, staff, and officials, I thank you for making a difference in helping our Credit Union remain strong. Our Statement of Financial Condition as of December 31, 2018 and Statement of Income and Expenses for the year ending December 31, 2018 are presented after this report. Should you have any questions, please do not hesitate to ask.

	2018	2017	2016	2015	2014
Income	\$555,651	\$410,699	\$352,867	\$329,029	\$303,351
Expense	\$408,343	\$318,585	\$278,754	\$275,773	\$284,620
Dividends to Members	\$93,280	\$25,830	\$22,675	\$23,256	\$22,961
Net Income	\$54,028	\$66,284	\$51,438	\$3,000	(\$4,230)
Total Investments	\$3,681,000	\$4,771,200	\$6,505,200	\$6,956,200	\$7,104,200
Total Loan Balance	\$8,355,070	\$5,620,307	\$4,385,644	\$3,954,480	\$4,022,415
Total Member Deposits	\$9,966,481	\$8,478,830	\$8,793,102	\$9,276,450	\$9,230,273
Total Asset Size	\$12,818,318	\$11,243,086	\$11,497,160	\$11,929,383	\$11,848,054
Total Equity	\$2,785,526	\$2,731,498	\$2,665,214	\$2,613,776	\$2,583,776
Return on Average Assets	0.45%	0.58%	0.44%	0.25%	-0.04%
Total Loans/Total Deposits	83.84%	66.29%	49.88%	42.63%	43.58%
Average Deposit/Member	\$6,560	\$6,144	\$6,587	\$6,473	\$6,271
Membership	1519	1380	1335	1433	1472

Mike Brandon
 Secretary / Treasurer
 Division 10 Highway Employees' Credit Union

FINANCIAL STATEMENTS

Division 10 Highway Employees' Credit Union
Statement of Financial Condition
Year Ended December 31, 2018

ASSETS	
Cash and Operating Accounts	\$241,821
Short-term Investments	\$447,837
Long-term Investments	\$3,681,000
Loans to Members	\$8,356,298
Allowance for Loan Losses	(\$47,858)
Equipment	\$14,460
Other Assets	\$124,761
TOTAL ASSETS	\$12,818,318
 LIABILITIES AND MEMBERS' EQUITY	
Liabilities	
Member Deposits	\$9,966,481
Accounts Payable and Accrued Liabilities	\$66,311
Total Liabilities	\$10,032,792
 Members' Equity	
Undivided Earnings	\$2,485,529
Regular Reserve	\$299,997
Total Members' Equity	\$2,785,526
TOTAL LIABILITIES AND MEMBERS' EQUITY	\$12,818,318

FINANCIAL STATEMENTS

Division 10 Highway Employees' Credit Union
Statement of Income and Expenses
Year Ended December 31, 2018

INCOME	
Loan Income	\$407,895
Investment Income	\$84,107
Fee Income	\$12,661
Other Operating Income	\$50,988
Total Assets	\$555,651
NON INTEREST EXPENSE	
Compensation and Benefits	\$198,008
Office Occupancy Expense	\$12,018
Professional Outside Services	\$74,122
Office Operations	\$28,102
Products and Services Expenses	\$30,592
Other Expenses	\$65,501
Dividends to Members	\$93,280
Total Expenses	\$501,623
NET INCOME	\$54,028

PRESIDENT'S REPORT

Our year of growth was successfully achieved in 2018, thanks to the patience of you, our members, and the fortitude of your Credit Union staff. We introduced many new products, procedures, and services and were thrilled with our members' excitement and participation and the staff's willingness to adapt and learn.

Over the calendar year, our membership increased more than 10%. Thank you for serving as ambassadors for the Credit Union. Your loyalty is greatly appreciated. Please keep sharing the many benefits of your Credit Union with your coworkers and family!

Part of our strategic planning for the year 2018 was to increase our return to our members. We were able to achieve this through many different programs: Increase in Dividends, Highway Hero Honoree Scholarships, Certificates of Deposit, and the Profit Payout. These are just a few of the many ways the Credit Union is able to thank you for trusting us and build a lasting beneficial relationship with our membership.

The commitment of our Credit Union staff also plays an important role in our mission to build relationships which create value to every member, every day. 2018 saw the addition of two new staff members at Division 10 – Natalie & Genni. Together with Tammie and Tonya, the staff works diligently to provide superior member experience while ensuring compliance with industry standards and efficient productivity in the office. Please join me in expressing our deepest appreciation for all their hard work.

I would also like to thank our Board of Directors and Supervisory Committee for the support and proactive leadership they provide in making the Credit Union the success it is today. Convenient, quality service at a competitive price is not only something you deserve, but it is something you should expect. I believe this is what drives each of us to provide the best possible service to you at all times.

Please review our Annual Report booklet for further details about your Credit Union's products, services and operations. If you have any questions or comments, please don't hesitate to let us know.

We're not complete without you!

Sincerely,

Lindi Rains

President

Division 10 Highway Employees' Credit Union

SUPERVISORY COMMITTEE REPORT

The Supervisory Committee of Division 10 Highway Employees' Credit Union consists of three members appointed by the Board of Directors. The term of each committee member is for a three year term expiring at the first regular meeting of the board following each annual meeting or until the appointment and qualification of successors. Its function and responsibilities are set forth in the rules governing State Chartered Credit Unions and is responsible to the members to protect their interests. Accordingly, the primary objectives and responsibilities of the Supervisory Committee are:

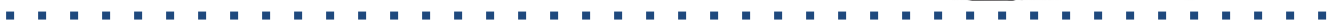
- To verify the Credit Union's management practices and procedures are sufficient to safeguard members' assets against material error, carelessness, conflict of interest and fraud.
- To confirm the internal controls are established and effectively maintained to achieve the Credit Union's operating and financial reporting objectives.
- To validate the financial condition of the Credit Union by ensuring the accounting records are promptly recorded, financial reports are timely prepared and results of operations are accurately reflected in the financial statements.

To accomplish these objectives, an independent firm specializing in Credit Union examinations, Stephen Lang and Associates, was engaged to perform an annual comprehensive examination of the Credit Union's operations as required by NCUA regulations. The Supervisory Committee also periodically performs a verification of member account balances as required by law, corresponds with members whose memberships have been closed, and conducts other periodic procedures as deemed necessary throughout the year. The results of these examinations are presented to the Board of Directors to document the accounting records and reports are being effectively maintained within the Credit Union and practices are being administered in accordance with existing rules and regulations.

In addition to the independent annual examination and procedures highlighted above, your Credit Union is annually examined by Missouri Division of Credit Unions. The most recent examination of Division 10 Highway Employees' Credit Union found the overall condition of the Credit Union was operating in a safe and sound manner as of the examination period based upon books and records as of September 30, 2018.

The members of the Supervisory Committee sincerely appreciate the support and assistance provided by the Board of Directors, and the Credit Union management and staff throughout the year.

Jessie "Benji" Philpot
Chairman, Supervisory Committee
Division 10 Highway Employees' Credit Union



NOMINATING COMMITTEE REPORT

Division 10 Highway Employees' Credit Union is a member-owned financial cooperative. All qualified persons interested in serving in a voluntary capacity as an elected official are encouraged to seek election. Elections for the 2019 Annual Meeting will be held for two board positions, each to serve for a term of three years, with all terms commencing immediately following the March 29, 2019 Annual Meeting.

On March 27, 2018 the Board of Directors appointed the Nominating Committee of Division 10 Highway Employees' Credit Union to seek nominations. On March 26, 2019, the Nominating Committee reported to the Board of Directors three individuals they determined to be qualified, eligible and willing to serve and seek election to the Board of Directors at our March 29, 2019 Annual Meeting for our vacancies. The Supervisory Committee also has one vacancy within the elected committee. Accordingly, the individuals nominated to fill the terms expiring below are as follows:

(Term expiring in 2019)

Mr. Scott Perry: Mr. Spencer Scott Perry began his career at MODOT in 1961 and has been retired since 2006. He has proudly served on the credit committee and then the Board of Directors for the Credit Union since 1970 and hopes to continue to do so. He and his wife, Hazel, have been married for 58 years and have been blessed with 3 children, 4 grandchildren, and 7 great grandchildren

(Currently Serving as Chairman of the Supervisory Committee)

Mr. Benji Philpot: Mr. Philpot began his career as an Intermediate Survey Technician with MODOT in 2005, has held positions in construction and design, and is currently a Transportation Project Manager. He became a member of the Credit Union the same year as his hire. Together, he and his wife, Jenny, have a daughter, Betsy (9). Benji is currently serving as the Supervisory Committee Chairman and hopes to continue serving the Credit Union as a member of the Board of Directors.

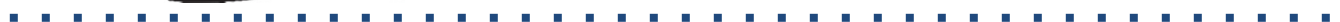
(New nominee for the Board of Directors)

Mr. Brooks Pratt: Trooper Pratt began his career at the Missouri State Highway Patrol 12 years ago. He has been a member of Division 10 Highway Employees' Credit Union since 2012. Brooks and his wife, Adrienne, are the proud parents of an eight-year-old daughter, Addison. Mr. Pratt is interested in serving our Credit Union in the role of a member of the Board of Directors.

(New nominee for the Supervisory Committee)

Mrs. Julie Duenne: Julie began her career at MODOT on April 1, 2016 as an Intermediate Right of Way Specialist. Her prior work experience was in banking and a title company in Southeast Missouri. She has been a member of the Credit Union for about 18 months. Julie and her husband Mark have two daughters: Hannah (19) and Emma (12). Julie hopes to serve Credit Union members on the Supervisory Committee.

In addition to the nominations of the Nominating Committee, the bylaws permit eligible members to apply for nomination by a petition of the membership made from the floor, at the Annual Meeting. All qualified, eligible members seeking nomination must be at least 18 years of age, a member in good standing and be willing to fulfill the obligations of the office until their full term expires.



SERVICES TO MEMBERS

MEMBERSHIP ELIGIBILITY

Membership eligibility for Division 10 Highway Employees' Credit Union is available to individuals who meet any of the following eligibility requirements:

- Full-time employees of the Southeast District of the Missouri Department of Transportation (MODOT)
- Full-time employees of Troop E of the Missouri State Highway Patrol (MSHP)
- Retirees that have retired while actively employed by the above mentioned organizations.
- Immediate family members of any current members are also eligible to join.
Immediate family is defined as spouse, child, sibling, parent, grandparent, grandchild, aunt, uncle, niece, nephew, first cousin or legal guardian. Also included are step, in-law and legally adoptive relationships.

DEPOSIT SERVICES

Checking

Share Draft Checking
Complimentary Checks
No Annual Fee Overdraft Transfer Protection Plan

Savings

Share Accounts
Christmas Club Accounts
Youth Accounts

Share Certificates

6, 12, 24 & 36 month
Periodic Certificate Promotions

24—Hour Access Services

Internet Member Access (IMA)
Mobile App – Mobile Banking
One Click – Bill Pay
Mastercard Debit Card
E-Statements



HIGHWAYHERO

Deposit Insurance

Your savings are federally insured to at least \$250,000 by the NCUA (National Credit Union Administration) and backed by the full faith and credit of the United States Government.

LOAN SERVICES

New & Pre-Owned Vehicles
New & Pre-Owned Boat, RV & Travel Trailer
New & Pre-Owned Recreational Items
Mortgage Products – Service by Servion

Share Secured
Personal/Signature Loans
Special Lending Promotions

INSURANCE SERVICES

Members can purchase the following optional, low cost insurance services through their Credit Union. Certain restrictions may apply.

- Mechanical Breakdown Insurance (Extended Warranty Service) on New and Pre-Owned Vehicles and Power Sports
- GAP Insurance covering the difference between insurance settlement amount and outstanding loan balance.

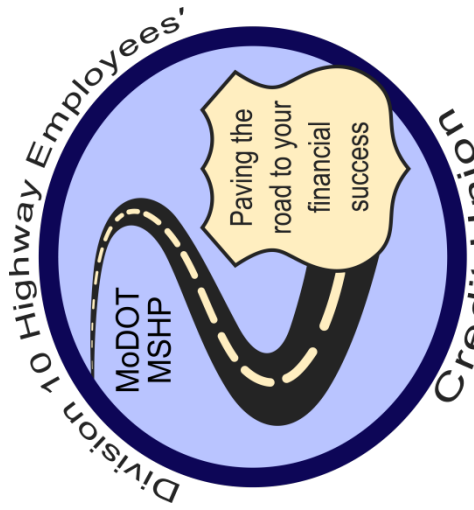
MEMBER SERVICES

Notary Services
Skip-A-Payment Program
NADA Online

Travel & Auto Maintenance Discounts
Savings Bond Redemption
ACH Transfers

Scholarship Program
Certified Checks
Auto Link

Wire Transfers
Direct Deposit
Mobile Deposit



www.div10cu.com

337 N. Main, Sikeston, MO 63801
(573) 472-5373 - phone
info@div10cu.com

Business Hours

Monday to Friday from 7:30 am - 3:30 pm

SPONSORSHIPS – TAX DEDUCTIBLE
Support Our Scholarship Fund

Par Sponsor: \$100

Sponsor recognized with logo/name on a hole sign.

Birdie Sponsor: \$400

Sponsor recognized with logo/name on a hole sign + 1 team registration.

Eagle Sponsor: \$800

Sponsor recognized with logo/name on hole sign + logo/name on 15 dozen golf balls presented at the tournament + 1 team registration.



Tournament Schedule

Registration 11:00am
Lunch 11:30-12:30pm
Ball Drop 12:30pm
(on fairway of Hole 3)
Tee Time 1:00pm
(shotgun start)

Tournament Details

Course: Cape Girardeau Jaycee Municipal Golf Course

Location: Cape Girardeau, MO

Game Type: 4-Person Scramble

Date: Friday, May 10th 2019

Rainout Date: Sunday, May 12th 2019

Cost: \$80 per person / \$320 per team

**CASH PRIZES FOR
TOURNAMENT WINNERS**

SPONSORSHIP OPPORTUNITIES AVAILABLE

Donations are Tax Deductible

Division 10



**Fundraiser Tournament &
Helicopter Ball Drop**



HIGHWAYHERO
HONOREE SCHOLARSHIP



Friday, May 10th 2019

JOIN US FOR A GREAT DAY OF GOLF
HELP SUPPORT A GREATER CAUSE



Swing for the Green

Friday, May 10th 2019

The *Highway Hero Honoree Scholarship* is a member funded, not for profit scholarship to be awarded to our eligible Savvy Saver Division 10 Credit Union Members. We want to facilitate investing in our young members' futures and thus, we've started the **first ever scholarship program** here at Division 10.

Our Annual Golf Tournament Fundraiser along with any contributions from our members will determine how many scholarships we will be able to award each year.

GATHER YOUR GOLFING BUDDIES
REGISTER NOW

Golf Ball Drop

Don't Play Golf?
 You can still participate!

\$20

\$4,000 CASH PRIZES*
 (* prizes prorated if all balls are not sold)

500 Balls dropped by



Closest to the Pin - \$2,000

Purchase Your Lucky Ball & Learn 2nd Closest - \$1,000

More about the Ball Drop at 3rd Closest - \$600

www.div10cu.com/golf 4th Closest - \$300

CONTESTS 5th Closest - \$100

Special awards will be provided to the winners of these contests!

- Longest drive
- Closest to the pin
- Longest putt

Plus raffles & drawings throughout the event.

Entry Fee: \$80 per player
EVERYONE WELCOME

REGISTRATION FORM

Contact Name _____

Company _____

Address _____

City/State/Zip _____

Email _____

Phone _____

Player 1 _____

Player 2 _____

Player 3 _____

Player 4 _____

Discounted Practice Round with each paid registration.

SPONSOR

- Par Sponsor \$100
- Birdie Sponsor \$400
- Eagle Sponsor \$800

Sponsorship Contact Name/Phone/Email _____

PAYMENT

- CHECK
 Division 10 Highway Employee' Credit Union
 Highway Hero Golf
 337 N. Main St
 Sikeston, MO 63801-2170
- OR -

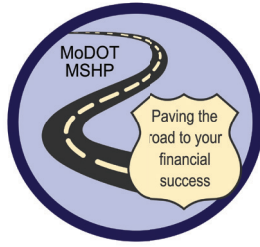
Remit Payment to:

To pay with a credit/debit card or other means, you may contact anyone at Division 10 for assistance.

DONATE ~ SPONSOR ~ BUY A BALL ~ VOLUNTEER

To support our *Highway Hero Fund* or with any questions, please contact

Lindi Rains
 573.318.1063
lindi@div10cu.com



**DIVISION 10 HIGHWAY EMPLOYEES'
CREDIT UNION**

we do mortgages

**You asked,
we delivered!
Mortgages in
2019!**

We can help you get a mortgage for your dream home or refinance your current home. Plus, we have a variety of loan programs designed with your needs in mind. Contact us today and we will work together to find the right fit for you.



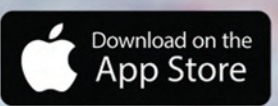
Phone: 573-472-5373

Email: info@div10cu.com

Website: www.div10cu.com



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ANALYZE SPENDING



DEPOSIT CHECKS



PAY BILLS



TRANSFER FUNDS



APPLY FOR A LOAN



**VIEW BALANCES
& ACTIVITY**



FIND FREE ATMS



CONTACT US



**DIVISION 10 HIGHWAY EMPLOYEES'
CREDIT UNION**

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YOU
NEED

ROUND THE CLOCK CONVENIENCE



DEPOSIT CHECKS FAST WITH YOUR MOBILE PHONE.

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Save a Trip.

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Rest Assured It's As Safe As Online Banking.

TRY IT! Download Our App on the App Store™ or Google Play.

¹ OUR APP IS FREE, BUT STANDARD RATES AND FEES MAY APPLY FROM YOUR WIRELESS CARRIER. APP STORE IS A SERVICE MARK OF APPLE INC. ANDROID IS A TRADEMARK OF GOOGLE INC.



DIVISION 10 HIGHWAY EMPLOYEES'
CREDIT UNION



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www.div10cu.com

OneClick

A better way to pay bills.

OneClick is a service that allows you to pay virtually anyone or any company through your online banking account. You determine who you want to pay, when you want to make the payment and which account you want the payment to come from. It's safe, secure and easy to use.

You can pay virtually any business or individual with a mailing address within the United States and Puerto Rico. For example, you can pay utilities, cable bills or credit cards, or individuals such as a landlord, babysitter or relative.

The screenshot displays the OneClick online banking interface. At the top, there are navigation tabs: Payments, Pay a Person, Transfers, Calendar, My Account, and Help. Below the tabs, a welcome message reads "Welcome Web Demo" followed by the user's email "demoaccount@mvcuservices.com", the last login time "08:47 PM on 03/02/2018", and a "Log out" link. There are also links for "Messages (0)", a phone number "866-378-1172", "Chat Now", and "View demo". A green button labeled "Add a Payee" is visible on the left.

The main section is titled "Payments" and includes a filter bar with options: "Display: All", "Last 30 days", "eBills", "Company", "Individuals", "Inactive", and "Hidden (0)". Below this is a search bar with a dropdown for "Choose a category", a link for "Add new category", and a search field "Search your payees" with a "Search" button.

Pay To	Pay from	Amount	Payment date	Actions
American Express ****3456 Electronic eBill due	Primary Chec., ****5676	\$ 0.00 Min Due: \$35.00 Stmt Bal: \$1,250.65	03/12/2018 Deliver By: 03/14/2018 Due by: 04/01/2018	Pay Rush Delivery Make it Recurring Add Comment File eBill
Car Loan ****8467 Electronic	Primary Chec., ****5676	\$ 0.00	03/12/2018 Deliver By: 03/14/2018	Pay Rush Delivery Make it Recurring Add Comment
Cellular One ****5555 Electronic	Primary Chec., ****5676	\$ 0.00	03/12/2018 Deliver By: 03/14/2018	Pay

At the bottom of the screenshot, it shows "Last paid: \$75.00 on 03/02/2018" and a link to "Set up eBill".



DIVISION 10 HIGHWAY EMPLOYEES'
CREDIT UNION

Division 10 Highway Employees' Credit Union

337 N. Main, Sikeston, MO 63801

573-472-5373 | div10cu.com