

St. Joseph Teachers' Credit Union wishes you a



We hope everyone had a *Merry Christmas* and would also like to Thank our members for your support of the Credit Union. We appreciate your business and we enjoy helping you with your financial needs.

**Board of Directors:**

**Chairman:** Greg Dunlap

**Vice Chair:** Stan Weston

**Secretary:** Joyce Schuster

**Treasurer:** Roger Payne

Jim Ellison

Jan Marriott

Shane Heard

**Supervisory**

**Committee:**

Mark Struthers

Billie Jean Williams

Deatra Tyler

**Office Staff:**

Jaunita Herrera,

Shelley Squires, **President**

Raygan Long

**Office Hours**

**Monday – Friday**

**9:00 am – 5:00 pm**



**How to Refinance & move your loan to the CU, it's as easy and simple as;**

1. Put in your application
2. Bring us a statement from your existing loan institution

\*On your end it's only a two-step process

Protect your vehicle & your wallet w/ affordable Extended Warranties & GAP insurance from the TCU.

Don't want to sit and wait at the DMV? **NO PROBLEM!** Bring all your paperwork to the Credit Union for a small fee of \$10 and we can get that taken care of for you! –No wait necessary! 😊

**TAX TIME**

Your 2021 interest information may be found on your December statement. Any members receiving \$10 or more in interest will receive a 1099 interest statement by

**JANUARY 31, 2022.**

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## NEW YEAR RESOLUTIONS

1. Begin to save for a rainy day...Use our Payroll Deduction option!
2. Help a family member...Tell them about SJTCU membership!
3. Catch up on "Honey Dos"...Get a small loan for home repairs!

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***The SJTCU membership is available to ALL St. Joseph schools as well as the surrounding school districts (Savannah, Gower, Faucet, etc.) as well as immediate family members. We would like to extend our invitation for those not currently members to join or CU this year. Only \$25 plus a one time fee of \$1 to open opportunities to use our services.***

### SJTCU SERVICES:

- |                         |                    |
|-------------------------|--------------------|
| *savings/share accounts | *payroll deduction |
| *checking accounts      | *online banking    |
| *free notary services   | *direct deposit    |
| *prepaid debit cards    | *dmv services      |

#### DID YOU KNOW?

- We have Credit Cards with a fixed interest rate of 13.9%
- The Credit Union is a non-profit organization, serving our members to help save them money.

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Help your children learn about budgeting by opening a savings account for them.

The CU state regulatory audit was completed in October.

We also had our supervisory audit completed in August.

Supervisory Committee is mailing the December statements to complete their audit.

### GO GREEN BY GETTING YOUR STATEMENTS ONLINE

When you get statements on-line, you can view them sooner and you can print them off or keep them on your computer indefinitely. The credit union saves money by using less envelopes, postage and paper.

If you are getting statements on-line and by mail, please let us know, so we can discontinue the snail mail.

Contact us :

[www.sjtcreditunion.com](http://www.sjtcreditunion.com)

2316 Village Dr.

816-233-5544

Fax : 816-232-9608

**Please Note :** *Our privacy policy is displayed on our website: [www.sjtcreditunion.com](http://www.sjtcreditunion.com)*

#### Holiday Closings:

January 17	MLK Day
February 21	Presidents' Day
April 15	Good Friday