

St. Joseph Teachers' Credit Union

www.sjtcreditunion.com

2316 Village Drive

816-233-5544 Fax: 816-232-9608

April 2022

Newsletter

ANNUAL MEETING:

All members are invited to attend the St. Joseph Teachers' Credit Union Annual Membership Meeting on April 19, 2022 @ 4:00 pm at the SJTCU.

Join us for:

- ✓ Election of Officers
- ✓ Annual Reports
- ✓ Voice your ideas/concerns for the CU

Reserve your spot today! 😊

Please get involved with your Credit Union. Our success depends on you!

WHAT DO YOU PREFER?

- | | |
|---|---|
| 1. Businesses where a human answers the phone | 1. Pre recorded automated phone system |
| 2. Supporting local business | 2. Support out of town corporations |
| 3. Family Atmosphere | 3. "Sterile" environment |
| 4. People who work for your best interest | 4. People who want to inflate their commission checks |
| 5. Paying a fair price | 5. Paying extreme mark-ups that take more money from your wallet. |

If you agree with more statements on the left-then check with your Teachers' Credit Union before buying a vehicle. We can help you by looking up your trade-in and new purchase value.

We also offer Extended Warranties & GAP protection with no dealer mark-up. We can also handle your DMV paperwork to keep you out of the DMV office.

Ask about our service!

REFINANCE YOUR CURRENT AUTO LOAN AS EASY AS ABC:

1. Fill out an application
2. Bring us a statement from your current loan institution
3. We will do the rest!

*Let's Play!
Red Rover, Red Rover, send someone right over!*

You could win a \$50 gift card by referring a family member, a friend, or a co-worker to become a Teachers' CU member between April 1st-June 1st.

For every referral you send over your name will be entered into a drawing to win!

Those eligible to join: SJSD & surrounding school districts employees, MWSU, and your family members.



KEEP CALM AND JOIN YOUR LOCAL CREDIT UNION

IMPORTANT!!!

STATEMENT CHANGE:

PLEASE! PLEASE! PLEASE! Keep the statements we send you. We no longer have the capability to reprint statements due to program restructuring.

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How can we reach you?

Have you had any life changes in the past year? Now is a great time to check your account information at the CU to see if you need to change joint owners, beneficiaries, addresses & phone numbers. Current phone numbers are vital to minimize any interruptions your acct. may experience due to suspected fraud.

FACT: Did you know that 51% of Americans have less than three months' worth of expenses covered in an emergency fund?

Steps to help you:

- 1. Separate your wants from needs
- 2. Keep track of your spending—try to limit using expensive food delivery apps
- 3. Set a financial goal for yourself & family.

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VACATION TIPS:

Summer is just around the corner! Are you going on vacation? Here are some vacation safety tips!

- 1. Protect yourself with a **pre-paid debit card from the SJTCU.**
- 2. Let your financial institution know when you will be away to avoid fraud blocks on your credit & debit cards.
- 3. Use an electrical timer for your house lights.
- 4. Keep an emergency kit in your car (jumper cables, flashlight, first aid)
- 5. Don't use social media to advertise that you are away!!

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"BUDGET: A mathematical confirmation of your suspicions."—A.A. Latimer
 Protect your money and know where it's going by keeping a checkbook register. Record your transactions/purchases whenever you use your debit card or write a check. This may help you identify and fraudulent charges. Pick one up at the Credit Union today!
 If you would like to learn free financial advice or tips, call us. We will be more than happy to help.

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SJTCU SERVICES:

- | | |
|--|-------------------|
| *savings account | *checking account |
| *payroll deduction | *online banking |
| *free notary | *direct deposit |
| *prepaid debit cards | *DMV services |
| *you can also get your statements online | |

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

Holiday Closings:
 April 15th—
 Good Friday
 May 30th—
 Memorial Day
 July 4th—
 Independence Day

