

St. Joseph Teachers' Credit Union

www.sjtcreditunion.com

2316 Village Dr.

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

12/12/12 LOANS

Don't let the Halloween goblins catch you off guard!
Be prepared for the upcoming holiday season with a 12/12/12 loan to help ease the stress that Christmas shopping brings. They are also a great way to catch up on home repairs.
Available from October 1st to December 28th

HAPPY THANKSGIVING!

We are thankful for all of our credit union members. We appreciate your business and enjoy helping you with your financial needs. We are truly grateful for all the ways you support the Teachers' Credit Union and we hope you enjoy spending time with your family this season.

MERRY CHRISTMAS!

The Teachers' Credit Union is here to help you have a jolly holiday season. Please check with us to see if we can help you make this Christmas very special for the ones you love.

We wish everyone a Merry Christmas!

REFER A CO-WORKER!

The SJTCU membership is available to all SJSD employees plus the surrounding school districts. Remember that your family members are also able to join!

Board of Directors:

Chairman:
Greg Dunlap
Vice Chair:
Jim Ellison
Secretary:
Joyce Schuster
Treasurer:
Marty Carneal

Roger Payne
Stan Weston
Shane Heard

Supervisory Committee:
Mark Struthers
Billie Jean Williams
Deatra Tyler

Office Staff:
President:
Shelley Squires
Jaunita Herrera

Office Hours:

**Monday- Friday
9:00am- 5:00 pm**

SERVICES:

- *Savings Acct.
- *Checking Acct.
- *Free Notary
- *Payroll Deduction
- *Direct Deposit
- *Prepaid Debit Cards
- *Credit Cards
- *Online Banking
- *GAP & Extended Warranties
- *DMV Services

TIPS TO PROTECT YOURSELF FROM FRAUD:

1. DO NOT share personal information over the phone or internet. (social security number, bank account information, etc.)
2. The IRS **will not** call you and ask to verify personal information.
3. Beware of lottery and inheritance scams. If you receive a notice that you have won money but first you need to pay taxes, shipping cost or other fees, **it is a scam.**
4. Read the fine print for online purchases and subscriptions. Check the Better Business Bureau for legitimacy.

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PRE-PAID DEBIT CARDS

Consider using a pre-paid debit card for your Holiday or online purchases. Pre-paids make it harder for the crooks to get access to your hard- earned money. Call the credit union and order yours today.

EXTENDED WARRANTIES

New and used cars are hard to find these days, so protect your investment with an Extended Warranty from the Teachers' Credit Union. Call for a quote and more information. Warranties can be applied when you purchase a vehicle or a vehicle you already own.

***Before financing a vehicle with the dealership and moving your money out of your community, call the credit union and see if we can help you keep your money where you live.

Holiday Closings

<i>Columbus Day</i>	<i>Oct. 10th</i>
<i>Thanksgiving</i>	<i>Nov. 24th & Nov. 25th</i>
<i>Christmas Eve</i>	<i>Dec. 23rd 9am to noon</i>
<i>Christmas Day</i>	<i>Dec. 26th</i>
<i>New Year's Eve</i>	<i>Dec. 30th 9am to noon</i>
<i>New Year's Day</i>	<i>Jan. 2nd</i>

NOTE: We will be changing our software provider as of January 1st. We will update you as needed regarding any changes that my affect you.
Thank you.

**Our privacy policy is displayed on our website at www.sjtcreditunion.com

