# ST. JOSEPH TEACHERS' CREDIT UNION



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: Shane Heard Vice Chair: Jim Ellison Secretary: Joyce Schuster Treasurer: Roger Payne

**Members:** Greg Dunlap Stan Weston, & Jason Starks

#### **Supervisory Committee:**

Mark Struthers Billie Jean Williams Deatra Tyler

#### Office Staff:

Shelley Squires, President Jaunita Herrera Candace Ellison Marva Goldizen

Office Hours Monday – Friday 9:00 am – 5:00 pm



Make sure your contact information & beneficiaries are up-to-date. We often need to call members to verify transactions. Help us avoid fraud transactions. Have you had any life changes in the past year? Now is a great time to check your account information at the SJTCU to see if you need to change joint owners, beneficiaries, addresses, and phone numbers. You may want to provide us with an email address as an alternative way to message you.

#### IMPORTANT INFORMATION TO REMEMBER:

Let the credit union know if you will be out of town. Our Fraud Department will text or call to verify if out of the normal purchases are yours – Just reply YES or NO - no personal information. If there is no response to the call or text, your card may be blocked until transaction is verified. Please make sure we have updated telephone contact information for your debt and/or credit cards in our system.

#### \*HELP US GROW\*

Help us grow our credit union family by telling your family and co-workers about us! Memberships are available to All of your family members and to employees of the local/surrounding school districts.

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

U

N

N

\*

#### **EXTENDED WARRANTIES:**

The credit union offers Extended Warranties and GAP insurance for those who own cars. Best time to purchase this protection is when your manufacture's warranty expires or when you buy a used car. We are often less expensive than the dealerships.

Protect your vehicle & your wallet w/ affordable Extended Warranties and GAP insurance from the SJTCU. Cheaper than the dealers' price.

#### **ATTENTION:**

The credit union enjoys helping our members with auto purchases! We offer competitive loan rates and terms. We also check car values to make sure you aren't getting over charged.

Get pre-approved today!

#### **REMINDER:**

DO NOT give your personal information (SSN, DOB, bank acct #, etc) to anyone over the phone or internet. If a company or government agency calls and asks for personal information – it's FRAUD. If they initiate the contact then they should have your information. Also beware of bogus internet threats and do not click on anything, call a computer IT company to verify first.

## LOANS OFFERED BY THE CREDIT UNION:

### **SJTCU SERVICES:**

- \*SIGNATURE LOANS
- \* SHARE LOANS
- \*NEW AND USED CAR LOANS
- \*GENERAL COLLATERAL

- \*Savings/share accounts
- \*Checking accounts
- \*Free notary services
- \*Prepaid debit cards
- \*Payroll Deduction
- \*Online banking
- \*Direct deposit
- \*DMV services
- \* Credit and debt cards

## Contact us:

# www.sjtcreditunion.com

2316 Village Dr. St. Joseph MO, 64506

816-233-5544

Fax: 816-232-9608

# **HOLIDAY HOURS:**

January 20th, 2025: Martin Luther King – CLOSED February 17<sup>th</sup>, 2025: Presidents' Day – CLOSED