

# ST. JOSEPH TEACHERS' CREDIT UNION



Spring is in the air!!! We appreciate your business and we enjoy helping you with your financial needs. Please join us for the Annual Member Meeting April 29<sup>th</sup>, 2025 at 3:30pm, at the Credit Union office.

#### Board of Directors:

**Chairman:** Shane Heard

**Vice Chair:** Jim Ellison

**Secretary:** Joyce Schuster

**Treasurer:** Roger Payne

**Members:** Greg Dunlap

Terry Cadwallader, & 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**

#### SUMMER HOURS:

**9:00 am – 4:30 pm**

**Starting June 1, 2025**



What to do with your tax refund this year? Maybe buy a new car, open a second saving for vacation funds, and saving for college. Come see us we can help.

#### REMEMBER DURING TRAVEL SEASON:

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.

#### SUMMER HOURS:

*Starting June 1<sup>st</sup>, 2025, to August 31<sup>st</sup>, 2025, business hours will be 9:00AM TO 4:30PM*

#### \*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.

\*\*\*\*\*

**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 manufacturer’s warranty expires or when you buy a used car. We are often less expensive than the dealerships. Please contact us for a quote on any vehicle you may need a warranty for.

**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.

**When Traveling:**

Please come see us about prepaid cards. These prepaid cards help prevent fraud on your debt cards and credit cards.

**LOANS OFFERED BY THE CREDIT UNION:**

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

**SJTCU SERVICES:**

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

Contact us :

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

2316 Village Dr. St. Joseph  
MO, 64506

816-233-5544

Fax : 816-232-9608

**HOLIDAY HOURS:**

April 18, 2025: Good Friday – CLOSED

May 26, 2025: Memorial Day – CLOSED

June 19, 2025: Juneteenth - CLOSED

July 4, 2025: Independence Day - CLOSED