

# ST. JOSEPH TEACHERS' CREDIT UNION



FUN TIME SUMMER TIME!!! We here at the Credit Union hope you have a relaxing summer. Come by and see us with any financial needs. Please remember we are using summer hours 9:00-4:30.

## **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**



## **10 WAYS TO IMPROVE YOUR CREDIT SCORE**

1. Pay bills on time.
2. Keep credit card utilization low.
3. Check your credit report for accuracy.
4. Pay down debt.
5. Use credit cards responsibly.
6. Don't open multiple accounts in a short amount of time.
7. Don't close an account just to remove it from your record.
8. Only shop for a loan within a short period of time.
9. Become an authorized user on another cardholder's account.
10. Negotiate with your creditors for a lower interest rate.

## **DAVE RAMSEY'S**

### **SEVEN BABY STEPS**

1. \$1,000 Emergency Fund
2. Pay off all debt
3. 3-6 months of expenses in savings
4. Invest 15% of household income into IRAs and pre-tax retirement
5. College funding for children
6. Pay off home early
7. Build wealth by saving and investing.

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**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

**SJTU 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:**

July 4, 2025: Independence Day - CLOSED

September 1, 2025: Labor Day- CLOSED

October 13, 2025: Columbus Day - CLOSED