

St. Joseph Teachers' Credit Union

HAPPY NEW YEAR!

The SJTCU staff and directors would like to thank all our members that have entrusted us to provide services to you this past year. We appreciate your faith in us to provide you with quality loans and savings services, as well as the many other products we have to offer. It is you, our members that make the credit union successful by using the services we offer.

CREDIT UNION WILL BE CLOSED JANUARY 1ST & 2ND 2026.

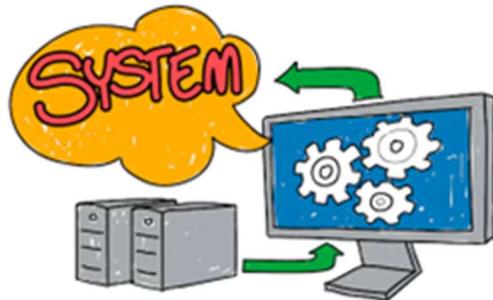
Board of Directors:
Chairman: Shane Heard
Vice Chair: Jim Ellison
Secretary: Joyce Schuster
Treasurer: Roger Payne

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



REMINDER: NEW COMPUTER SYSTEM:

January 1ST & 2ND the credit union will be closed to members due to new computer program being installed during the Christmas holiday.

Please bear with us as we transition to the new system starting January 1st. It would be beneficial for you to keep any statements you may have in case we are unable to pull them for you.

NOTE: Online banking log on will change, please contact the credit union

SCAM!!!!UNPAID TOLLS

The unpaid toll text message is an increasingly prevalent consumer scam. Criminals send messages to victims claiming they have unpaid toll balances, often impersonating electronic toll collection systems. The criminal creates a false sense of urgency by providing a payment deadline, late fees, collection activities, or suspending the victim's license or vehicle registration. Unpaid toll scam text message typically includes a link to enter in personal information and payment details, in addition to stealing money they can then use this information to commit identity fraud or account takeover fraud.

MALWARE SECURITY SCAM

1. You notice a message from a recognized software company in your email with the subject "WARNING: DATA COMPROMISE."
2. The message says device has been compromised by malware and prompts you to click a link to reactivate expired antivirus software.
3. You call customer support number in the message, they inform you that the quickest way to address the issue is for her to remote into your computer to help.
4. DO NOT download the remote access software – It is MALWARE.
5. The criminal uses the malware to steal your checking account credentials. Logs into your account changes the password and the phone number, from your account to a money mule account.
6. The next day, you try and log on to your checking account but receive messages that your credentials are invalid. You contact your bank to ask why. The bank will freeze your account and start a fraud investigation.

LET US HELP YOU WITH YOUR NEXT AUTO PURCHASE (WE LOVE HELPING YOU)

Keep your business local by letting the Credit Union help you minimize the stress of car buying. We can get a value for your trade-in and for the car you are buying to ensure you aren't being short changed. A loan with the Teachers' Credit Union means you always talk to a human and avoid long hold waits.

~~~~~

### LOANS OFFERED BY THE CREDIT UNION:

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

### SJTCU SERVICES:

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

At Affordable prices

### HOLIDAY HOURS:

December 31<sup>st</sup> 2025 – 9am-12pm

January 1<sup>st</sup> 2026: New Years Day – CLOSED

January 19<sup>th</sup> 2026 – Martin Luth King Jr. Birthday

February 16<sup>th</sup>, 2026 – Presidents' Day

April 3<sup>rd</sup> 2026 – Good Friday

Contact us :

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

2316 Village Dr.

St. Joseph, MO 64506

816-233-5544

Fax : 816-232-9608