

# ST. JOSEPH TEACHERS' CREDIT UNION



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

**If you have moved recently, please let us know new address, phone number, and email if anything has changed.**

## **Board of Directors:**

**Chairman:** Terry  
Cadwallader

**Vice Chair:** Jim Ellison

**Secretary:** Joyce Schuster

**Treasurer:** Roger Payne

**Members:** Greg Dunlap,  
Jason Starks, & Marta  
Sansone

## **Supervisory Committee:**

Mark Struthers

Billie Jean Williams

Deatra Tyler

## **Office Staff:**

Shelley Squires, President

Jaunita Herrera

Candace Ellison

Marva Goldizen

## **Office Hours**

**Monday – Friday**

## **SUMMER HOURS:**

**9:00 am – 4:30 pm**



### ***What is one main difference between a bank and a credit union?***

Banks are for-profit corporations owned by shareholders, whereas credit unions are not-for-profit cooperatives owned by their account holders

### ***Major Benefits of Being a Member of the Credit Union:***

1. **Better Rates:** Credit Unions don't have outside shareholders to satisfy; they can offer higher yields on savings accounts and lower interest rates on loans.
2. **Lower Fees:** Fewer maintenance fees, lower overdraft charges, and free everyday banking.
3. **Member-Centric Philosophy:** Instead of treating you like an account number, are able to take a personalized approach to lending-making them more willing to work with you if you have a unique financial history.
4. **Safety:** Your money is just as safe as it would be at a commercial bank. Deposits up to \$250,000 are federally insured by the NCUA (National Credit Union Administration).

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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 3<sup>rd</sup>: 4<sup>th</sup> of July - CLOSED

Sept. 7<sup>th</sup>: Labor Day - CLOSED

Oct.12<sup>th</sup> – Columbus Day - CLOSED