

1ST QUARTER | 2019

TimelyTIPS

Credit Union News for  Members

Dividends Declared - 1st Quarter

	Rate	APY*
Shares:	.05%	.05%
IRA Shares:	.05%	.05%
Christmas Club:	.05%	.05%
Vacation Club:	.05%	.05%

*Annual Percentage Yield

Vacation Club funds will be transferred into your regular share account on July 1st. Don't currently have a Vacation Club Account start one today!

NEW Mobile Banking App



We're excited to announce the launch of our new FREE mobile banking application, STJCUmobile! It's safe, secure and allows you to manage your accounts on the go. To download the app, visit the App Store or Google Play and search for STJFCU or STJCUmobile, you will see the logo to the left. Please contact us if you need assistance.

Get the Scoop! Summer Skip-A-Pay

Add More Flavors to your Summer Budget

STJ's Skip-A-Pay program is now available year round. So... give yourself a summer break and skip one month of payments for June, July, August or September. Visit our website and complete your form online or stop by the office and pick a form up!

Questions? Contact us! Call (330) 478-8400.



We Finance Fun and a Whole Lot More!

STJ is proud to say that "We Finance Fun!" Vehicles, boats, motorcycles, ATV's, campers, vacations and much, much more.

Let STJ finance your next adventure in life. With flexible terms and rates, your family fun just might be more affordable than you think.

Apply online at stjfcu.org or contact a loan officer at (330) 478-8400 to get started!



Cari Huthmacher, CEO

Win Lunch with Our CEO!

Do you have ideas or suggestions to share with STJ Federal Credit Union? Win a chance to share your thoughts during a lunch with our CEO, Cari Huthmacher. Simply complete an entry form, available in either office, and winners will be announced in June!

Spruce Up Your Staycation Spot!

HOME EQUITY LOAN SPECIAL

Your home will most likely be your biggest investment. Why not use the available equity in your home to finance some of your most important purchases.

Whether it's a new backyard pool, deck addition or other outdoor space, an STJ Home Equity Loan is an ideal way to help you spruce up your staycation spot and enjoy the certainty of a fixed interest rate, the same monthly payment and a specific maturity date.

Put your home to work for you and take advantage of our limited time special! STJ will waive \$250 in closing costs when you apply for your Home Equity Loan during April, May or June!



Waiving
\$250
in Closing Costs!

Offer expires June 30, 2019.

Holiday Closings:

Memorial Day: Mon., May 27
Independence Day: Thurs., July 4

Upcoming Events:

National Credit Union Youth Month: April
Akron Children's Miracle Network:
Candy bars for sale, \$1 each

STJ Annual Shred Day:

Louisville Branch: Sat., May 18
315 Sherban Court
Louisville, OH 44708
9 am - 12 pm

Shred and recycle confidential paperwork. Please limit boxes and bags to two items and join us for this event. Questions? Please contact us at (330) 478-8400.

All proceeds are donated to the William P. Davis Scholarship fund!



Cruising for Ca\$h with STJ

Is this your license plate number? If so, you're the 1st Quarter winner of STJ's Cruising for Cash program! Simply provide proof of your license plate at either branch and collect your \$100 cash prize! Want to learn how to participate?

Ask a Member Service Representative for details!



MAIN OFFICE

1811 Whipple Ave. NW
Canton, OH 44708
T: (330) 478-8400
F: (330) 478-8362
M - TH: 8:30 am - 4:30 pm
F: 8:30 am - 6:00 pm
SA: 8:30 am - 12:30 pm

LOUISVILLE BRANCH

315 Sherban Court
Louisville, OH 44641
T: (330) 871-8401
F: (330) 871-8501
M - TH: 8:30 am - 4:30 pm
F: 8:30 am - 6:00 pm
SA: 8:30 am - 12:30 pm

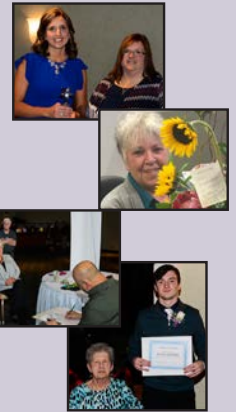
VIRTUAL BRANCH

CUclick: stjfcu.org
CUmobile: stjfcu.org/mobile
CUdial: (330) 478-9838
24 Hours / 7 Days a Week



2018 Annual Meeting Highlights!

On Saturday, March 16th, STJ held our 76th Annual Dinner Meeting at Skyland Pines. Over 207 members and guests attended. Evan Appleby was recognized as our William P. Davis Scholarship winner while several employees were recognized with service awards: Denise Huthmacher and Maddi Widuck for one year of service; Liz Crowell, Angel McKelvey and Barb Simon for five years; and Tina Haldeman and Lori Shanklin were recognized for ten years. Entertainment was provided by Tony Maroon from Sound Waves Entertainment and raffle baskets were given away in addition to a 50/50 drawing. Affiliates of STJ donated gifts/gift cards which were awarded to several members in attendance. Thanks to everyone who came and helped us celebrate!



Michael Boron
Chairman



Dennis Bing
Vice Chairman



Cari Huthmacher
Treasurer



Barney Kessler
Secretary



Doug Haines
Director



Lee Laubacher
Director



Bob Mack
Director

"I would like to take this opportunity to thank you all for recognizing my retirement after 27 years of service at the Annual Dinner and the lovely wine barrel with all the beautiful items inside. My time at STJ was very rewarding and filled with many wonderful memories. Thank you very much and God bless you all." - Sandy McGraw



STJ Celebrates Youth in April!

The Future is Yours: Picture it! Save for it! Share it!

The theme for Youth Month in April, is "The Future is Yours: Picture it! Save for it! Share it!" We're encouraging all members, particularly our youngest, to write down their dreams, create vision boards, and encourage each other. These activities help lay the groundwork for future success.

STJ is also encouraging youth members, under the age of 18, to make a minimum \$5 deposit during April and they will be entered into a drawing for a **\$10**

Dairy Queen Gift Card. Each member will be allotted one entry per account and the winners will be selected in May. In addition, the Credit Union National Association (CUNA) will randomly select a participating credit union, and one of their own members, to receive a **grand prize of \$1,000!** Help STJ participate and win!

Disclaimer: The National Youth Saving Challenge is FREE and open to all youth under 18 who visit a participating credit union during April. While youth are encouraged to make a deposit at the credit union, no deposit is required to enter. Parents/guardians giving permission for their youth to enter can submit on a 3" x 5" piece of paper the following information to the credit union: Name, date and current age. Limit one entry per person. Odds of winning depend on number of entrants. Void where prohibited.

MORE SAVINGS. MORE POSSIBILITIES.



Credit union membership is about the trust and care of community, built around where you live, work and play. That's why we've made it so your STJ membership saves you money through exclusive member only offers through trusted partners. Through Love My Credit Union Rewards, credit union members have saved over \$2 billion with offers like:

- \$100 Cash Reward with each new line you activate with Sprint. Plus, existing customers earn \$100 Annual Loyalty Cash Rewards and receive 25% off select accessories in Sprint stores.
- Enjoy up to \$15 savings on TurboTax Federal products.
- Exclusive products and \$100 gift card with a new ADT home monitoring security system.
- Enjoy special TrueSavings with TruStage Auto and Home Insurance.
- With Love to Shop, take advantage of member only cash back rewards from over 1500 online retailers.

Learn all about these exclusive savings and more at stjfcu.org or LoveMyCreditUnion.org.