

3RD QUARTER | 2018

TimelyTIPS

Credit Union News for  Members

Dividends Declared - 3rd Quarter:

	Rate	APY*
Shares:	.02%	.02%
IRA Shares:	.02%	.02%
Christmas Club:	.02%	.02%
Vacation Club:	.02%	.02%

*Annual Percentage Yield

Loan Rates (as low as):

	Term	APR*
New Cars (Untitled)	60 mos.	2.99%
New Cars (2016-2018)	60 mos.	3.74%
Used Cars (2012-2015)	60 mos.	3.84%

*Annual Percentage Rate. APR based on creditworthiness, so rates may differ. Rate includes .25% discount for payroll deduction. Payment example: New Car (Untitled) Loan amount of \$20,000 at 2.99% APR for 60 months would have a monthly payment of \$359.30.

Fall INTO SAVINGS



Transfer your Auto or Recreational Loan to STJ and receive a **\$100 BONUS!***

Is your loan financed somewhere other than STJ? Bring it to STJ and we'll try to match or beat your current rate AND give you \$100 for moving your loan to us! STJ will do more than just process your loan. We'll provide you with the personal service that will keep you coming back!

The fall season is simply the BEST. When you think of the BEST, think of us! Apply Today! (330) 478-8400 stjfcu.org

Rates as low as **3.74%**^{APR*} **Auto** | **4.00%**^{APR*} **RV**

*APR=Annual Percentage Rate. Offer must be presented at time of loan application. Valid on new STJ auto and RV loans in the amounts of \$7,500 or greater. Payments must be set up as payroll deduction. Bonus will be credited after 3rd loan payment. Auto payment assumes a \$20,000 loan amount for 60 months at 3.74% APR and would result in a monthly payment of \$366.00. RV payment assumes a \$20,000 loan amount for 60 months at 4.00% APR and would result in a monthly payment of \$368.34. Rates include .25% discount for auto payment. Loan is subject to credit approval. Terms and limitations may apply. Offer expires: 11/30/2018.

Need Money for College?

Apply for the \$1000 William Davis Scholarship!



Applications are due by January 31, 2019

Winner must be present at Annual Dinner on March 9, 2019, to accept scholarship. For eligibility and requirements contact a Member Service Representative or visit stjfcu.org.



Members have saved nearly \$2 billion with Love My Credit Union® Rewards!

 works for me®

Get more from your credit union membership at LoveMyCreditUnion.org

Please Help Us Welcome Payton Bendure, Member Service Representative, to the STJ Team!



Please Join Us!

INTERNATIONAL CREDIT UNION DAY

October 18, 2018, will mark the 70th anniversary of International Credit Union Day. This year's theme is "Find Your Platinum Lining." It combines the traditional gift of platinum for 70th anniversaries with a play on the saying, "every cloud has a silver lining." Credit unions all over the world will celebrate the history and the success of the "People-not-Profit" philosophy. This year's theme emphasizes the credit union movement's loyalty to members and its mission to provide them financial support and guidance. We would like to take the opportunity to remind you, our members, how much we appreciate your membership.

Please join us Oct. 18th to celebrate ICU Day! Light refreshments will be served.

Holiday Closings:



Columbus Day:	Mon., Oct. 8
Veterans' Day:	Mon., Nov. 12
Thanksgiving Day:	Thurs., Nov. 22
Christmas Eve:	Mon., Dec. 24 <i>(Closing at 12:00 pm)</i>
Christmas Day:	Tues., Dec. 25
New Year's Eve:	Mon., Dec. 31 <i>(Closing at 12:00 pm)</i>
New Year's Day:	Tues., Jan. 1

Upcoming Events:

Christmas Club Disbursements:	Oct. 1
Coats for Christmas:	Oct. 1 - Dec. 7
International CU Day	Oct. 18
Holiday Gift Cards:	Nov. 2 - Dec. 21
Christmas Coloring Contest:	Dec. 1 - 22
William Davis Scholarship:	Nov. 1 - Jan. 31
<i>(Applications accepted)</i>	
Annual Dinner Meeting:	March 9, 2019
<i>(To be held at Skyland Pines)</i>	

Cruising for Ca\$h with STJ

Is this your license plate number? If so, you're the 3rd 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 - W: 8:30 am - 4:30 pm
TH - 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 - W: 8:30 am - 4:30 pm
TH - 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



Board Member Openings

Nominations are now being accepted for positions on STJ's Board of Directors for the 2019 election. As a member of STJ, you have a voice in the progress and development of your credit union. You need to be a member of the credit union for two years and in good standing.

If you would like to submit your name as a candidate, please mail, fax or email to:

St. Joseph's FCU
1811 Whipple Ave. NW
Canton, OH 44708
Fax: (330) 478-8362
Email: carih@stjfcu.org

Christmas Club Savings Accounts

Set Aside Spending Money for the Holidays

The Christmas Club account will have you decking the halls stress free. This account allows you to set aside spending money for the holidays. Direct deposit a small portion of your paycheck each pay period into your account to build your savings over time. The account pays out your balance plus dividends on October 1st each year to your Primary Share Savings Account. No minimum balances or monthly service fees are required to open the account.



NOTICE: Christmas Club Account disbursements will take place on Oct 1, 2018 after share dividends have been posted. **Enroll Today!** (330) 478-8400



Holiday Travel Plans?

Please Notify Us - Be sure to notify us of your travel plans to help protect your card, as well as ensure that you'll be able to use your STJ debit and/or credit card without restrictions while you are away from home.
Simply Call: (330) 478-8400



Pre-Paid VISA® Gift Cards

Your Gift Will be a Hit! - Take the guesswork out of choosing the perfect gift! Give them exactly what they want with a pre-paid VISA® gift card. They're flexible, convenient and safe, and come in amounts of \$10 up to \$1000 (at a cost of \$2.50 per card). Stop by either branch location and pick some up today.



Coats for Christmas: Oct. 1st - Dec. 7th

STJ will again be accepting new, or gently used, coats, hats and mittens for children, teenagers and adults. Donations will be distributed to those in need throughout December. Collection sites are at either branch, during business hours.

Holiday Giveaway

\$10 GIFT CARDS

Nov. 2nd - Dec. 21st
3 Winners Every Week!

Complete, cut out and drop off (or mail) the attached entry form to either branch for a chance to win a \$10 gift card for the holidays! The winners will be selected every Friday from Nov. 2nd through Dec. 21st.



Name	_____
Account #	_____
Address	_____
City	_____ State _____ Zip _____
Phone	_____
Email	_____ ✂

Winners will be notified but must pick up gift card(s) at one of our locations.