



# TimelyTIPS

Credit Union News for  Members

2ND QUARTER | 2017

## Dividends Declared - 2nd Quarter:

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

\*APY = Annual Percentage Yield



## 75 Years of Making a Difference

From a mere 126, at the end of 1942, STJ Federal Credit Union has grown to serve over 6,500 members. To show our thanks and appreciation for your continued support and loyalty, we've hosted several events to commemorate 75 years of making a difference.

We began on March 9th with an open house, hosting refreshments for members and a drawing for \$75. Next, on June 9th, we celebrated our 'Adoptiversary' with the Stark County Humane Society and Rick Everhart the balloon artist. Refreshments were provided by our partners at Hackenberg Financial. Please join us for our next event, a Food Truck Fiesta, to be held Friday, Sept. 8th, at 11 am. (See box.)



### Food Truck Fiesta!

Friday, September 8<sup>th</sup>  
11:00 am - 3:00 pm

Enter our drawing to win  
\$75 Gift Cards & STJ Gift Baskets!

## Share & Win \$75 Reasons to LOVE STJFCU!

We want to hear from you and why you love STJ Federal Credit Union. Post the reason you love STJ on our Facebook page or stop by our lobby to submit your entry. Each quarter we'll randomly select names from all the entries for \$75 cash.

[Facebook.com/stjfcu/](https://www.facebook.com/stjfcu/)

Congratulations to Joan Campbell as the second STJ Federal Credit Union \$75 Cash Prize winner!



## Cruising for Ca\$h with STJ

Is this your license plate number? If so, you're the 2nd quarter winner of STJ's Cruising for Cash program! At either branch, the winner simply needs to provide proof of their license plate and collect their \$100 prize!



Want to learn how to participate?  
Ask a Member Service Rep for details!

## Join the Celebration Refinance with STJ, Earn \$75!

Loan payment too high? Transfer any consumer loan to STJ and we'll help you lower monthly payments, save on interest and give you \$75 in honor of our 75th Anniversary! The \$75 gift will be credited to your account after your 5th payment and you can transfer any vehicle, RV &



boat, personal or other type of loan that is \$5,000, or greater. Call today!

Payment example: Assumes a \$20,000 vehicle loan with an annual percentage rate of 2.49%, paid in 60 monthly payments, results in a payment of \$354.88. Payments will vary based on credit score and loan type. Offer is not valid on existing STJFCU loans and expires 9/30/17.

## Holiday Closings:

**Independence Day:** Tues., July 4  
**Labor Day:** Mon., Sept 8

## Upcoming Events:

**75<sup>th</sup> Anniversary Celebration & Food Truck Fiesta Event:** Fri., Sept. 8

## For Sale:

**Adult Cedar Point Tickets:** \$54.00  
**Kennywood Park Tickets:** \$35.00

### 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



Go directly to our website simply by snapping a picture of this QR Code with your smartphone. Download a free QR Code app to get started!



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



Start saving today at [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org)



## MONEY DOESN'T GROW ON TREES Two Clubs to Help You Become a Better Saver



A STJ Club Account is a convenient and easy way to save for a special event, holiday shopping, or an annual vacation. You can open a STJ Christmas and/or Vacation Club Account any time during the year. Then, continue to deposit funds, whether through transfers from your other accounts, with a direct deposit from your paycheck, or by making deposits in the branch. Before you know it, the balance grows and funds saved are automatically transferred to your primary Savings account. What an easy way to make reaching your savings goals a breeze!

**Christmas Club Accounts:** Funds are transferred October 1<sup>st</sup>  
**Vacation Club Accounts:** Funds are transferred June 1<sup>st</sup>

*Get started! Contact a Member Service Representative today!*

## Turn Your Home's Equity into the Money You Need this Summer!



**HOME IMPROVEMENT • EDUCATION FINANCING  
NEW CAR FINANCING • DEBT CONSOLIDATION  
DREAM VACATIONS & MORE!**

### Home Equity Loans

- Rates as low as 4.50% APR\*
- No closing cost

\*APR = Annual Percentage Rate. \$8000.00 minimum loan amount. Repayment example: \$10,000 financed at 4.50% annual percentage rate with a term of 7 years would result in a monthly payment of \$139.00. Maximum rates based on 80% LTV ratio. Rates, terms, and conditions are subject to change and may vary based on credit, qualifications, and collateral conditions. All loans subject to approval.

### Home Equity Credit Line

- New rate — as low as Prime\* (Prime Rate as quoted in Wall Street Journal is 4.25% APR\*)
- No closing cost
- Interest accumulates only on amount you use

\*APR = Annual Percentage Rate. Variable rate advances: variable rates based on the Prime Rate (index) as published in The Wall Street Journal. Minimum rate 4.25% APR. Maximum rate 18%. \$8,000 minimum - \$50,000 maximum line. First draw of at least 5% of the line amount and minimum subsequent draws of \$250. Maximum term is 120 months. Maximum LTV is 80%. 5 year draw and a 5 year repayment schedule. \$30 annual fee. Rates, terms, and conditions are subject to change and may vary based on credit, qualifications, and collateral conditions. All loans subject to approval.

*Apply Today! Offers valid through September 30, 2017.*

## Shred Day Highlights

On Saturday, May 13<sup>th</sup> and 27<sup>th</sup>, STJ directed 77 cars through the venue we call our Shred-it Day and helped our members recycle 2,821 lbs. in total weight of paper. We received \$578 in donations and all proceeds benefit the William P. Davis Scholarship fund.



*Each year STJ awards a \$1000 scholarship to a college student. If you are interested in contributing, please let a Member Service Representative know today!*

## STJ Celebrates Youth

Another successful year! During National Credit Union Youth Month in April, we had 162 youth savers, "Give a Hoot About Saving!" They deposited a total \$43,590 and opened two new accounts! Congratulations to STJ's \$25 VISA® gift card winner: Clara Williams!



*Feature your business in our newsletter for FREE!  
Submit your information to [loris@stjfcu.org](mailto:loris@stjfcu.org).*