

**Dividends Declared - 2nd 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. .25% discount for payroll deduction. Payment example: Loan amount of \$20,000 at 2.99% APR for 60 months would have a monthly payment of \$359.34.



## Congratulations on Your Retirement, Sandy!

After more than 27 years of loyal, dedicated service Sandy McGraw has retired from STJ Federal Credit Union. Sandy worked diligently to develop many strong member relationships, many of which span multiple family generations. She has devoted her long career to assisting individuals with their financial needs. Sandy held a variety of positions while at STJ; but regardless of her position, she could always be counted on for her incredible reliability and commitment to serving members.

Sandy's personality and positive attitude will be missed. Thank you for your service Sandy and we wish you the very best in your retirement.

## STJ Celebrates Youth



Thanks to all the youth savers that participated in this years 'Science of Savings' National Credit Union Youth Month. We had a total of \$33,585.84 in deposits and added another youth member to the credit union.

Congratulations to Sam our Youth Month Dairy Queen \$10 Gift Card Winner!

## Hey Kids! Want to Win a Back Pack?



Enter the backpack drawing at the Canton Office or Louisville Branch from July 2<sup>nd</sup> - July 31<sup>st</sup>. Winner will be chosen Wednesday August 1<sup>st</sup>.

No purchase necessary. To enter back pack drawing send in a 3x5 card with name and telephone number to 1811 Whipple Ave NW Canton, OH 44708.

## Charlie's Ready for Lower Monthly Payments on His Vehicle Loan. Are You?



At STJ Federal Credit Union, we're known for saving people money. But if you happened to get your Auto Loan somewhere else, at a much higher payment, we can help! Refinance your Auto Loan with STJ for low rates and a great money-saving opportunity. For instance, a \$20,000 vehicle-loan could be refinanced with payments as low as \$311.45 per month.

Apply at [stjfcu.org](http://stjfcu.org) or contact a loan officer and you'll be on your way to lowering your monthly payments.



Robin Bartolet  
(330) 478-8400 x112



Brenda LeMay  
(330) 478-8400 x116

Payment assumes an Annual Percentage Rate of 3.84% which is based on A+ credit score and a term of 72 months. Payment includes .25% discount on autopay. Loan is subject to credit approval. Terms and limitations may apply.



## Holiday Closings:

**Independence Day:** Wed., July 4  
**Labor Day:** Mon., Sept. 3

## For Sale:

**Adult Cedar Point Tickets :** \$50.00

## Cruising for Ca\$h with STJ

Is this your license plate number? If so, you're the 2<sup>nd</sup> 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



## ENJOY EXCLUSIVE SAVINGS EVERY DAY

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



## Looking to Save

for a **GETAWAY** or **CHRISTMAS?**



An 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 transfer from your other accounts, with 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 transferred October 1<sup>st</sup>  
**Vacation Club Accounts:** Funds transferred June 1<sup>st</sup>

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

## Planning to Travel? Let Us Know Before You Go!

We're not nosy; we just want your next trip to be as hassle free as possible. Advise us where you will be traveling and the dates so that we can make sure your debit and credit cards are functional everywhere you go.



Download the CardNav mobile app by CO-OP so you can manage all your debit card alerts and preferences on your own. It's free and simple!

*Questions on the CardNav mobile app? Contact a Member Service Representative.*

## Shred-it Day Highlights



On Saturday, May 19th, our Annual Shred-it Day event took place. STJ helped members recycle 3,850 lbs. in total weight of paper, conserving about 33 trees. We received \$451 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!

## Make an Appointment! Call (330) 478-8400

If you are interested in opening a business account, applying for a loan, or an IRA (Individual Retirement Account), save yourself some time and make an appointment before you visit!

## New!

## RELOADABLE VISA® CARDS

If you're not a cash carrier, but want the flexibility of cash, STJ is now offering a great solution – VISA® Reloadable Cards. VISA® Reloadable Cards offer the flexibility of cash, and the security of a debit card. As an STJ member you can purchase a VISA® Reloadable Card for \$5 dollars, and load any amounts between \$100–\$5000.



VISA® Reloadable Cards can be used for purchases at most merchants where VISA debit is accepted. Once you spend the funds on the card, it can then be reloaded.\* VISA® Reloadable Cards are convenient for:

**Students** - Provide students with a card for a school semester or utilize an allowance feature that will help prevent overspending.

**Travel** - Stick to a travel budget by loading funds to use on your vacation.

**Obtain a VISA® Reloadable Card from either the Canton or Louisville Office.**

VISA® Reloadable Cards can be replaced if lost or stolen. So regardless of why you are using it, the cards offer security as well as convenience.

*\*A \$2.00 fee will incur to reload VISA® Reloadable Cards.*



Get more from your credit union membership at [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org)

