

1ST QUARTER | 2018

TimelyTIPS

Credit Union News for  Members

Dividends Declared - 1st 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.	3.09%
Used Cars (2012-2015)	60 mos.	3.65%

*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.

How to Buy a Car:

4 Essential Tips to Help Ensure the Best Deal

Negotiating a good price on your car can be stressful but arranging for a good deal on your loan might not have to be. At STJ, we offer flexible terms and a fast loan process to make it easy for you. So when you're looking for the best deal on your vehicle, here's how we can help:

1. Come to STJ to get pre-approved for a loan. You'll have one less thing to worry about when you find the vehicle you want.
2. Refinance an existing loan on your car. This could lower your rate and monthly payment, putting more money in your pocket.
3. STJ has low rates on auto loans. Quite often lower than those offered by most banks and car dealerships in your area.
4. Protect yourself with GAP Insurance and an Extended Warranty. STJ cares about helping you protect your vehicle investment and safety on the road.

See what we can do for you!
Contact us:
(330) 478-8400
stjfcu.org

PLANT THE
Seeds OF
Spring
with a
**HOME
EQUITY
LOAN**

Home Improvement, Education Refinancing, Vehicle Financing, Debt Consolidation, Dream Vacations and More!

Apply Today!
STJ will waive \$250 in closing costs!

Offer ends May 31, 2018.

Drool-Worthy Auto Loans

Rates as Low as 2.99% APR*

**HE APPROVES
OF THE NEW RIDE**

You approve of the rate.

*APR = Annual Percentage Rate. 2.99% rate applies to loans on new untitled vehicles. Rates, terms and conditions are subject to change and may vary based on creditworthiness, qualification, and collateral conditions. All loans are subject to approval. Offer is subject to change without notice. A sample payment on a \$20,000 loan for 60 months at 2.99% results in a payment of \$359.34 per month.

Holiday Closings:

Memorial Day: Mon., May 28
Independence Day: Wed., July 4

STJ Annual Shred Day:

Main Office: Sat., May 19
 1811 Whipple Ave. NW
 Canton, OH 44708
 9am - 12 pm

Shred and recycle your confidential paper-work. Please limit boxes and bags to two items and join us for this event. Questions? Contact us at (33) 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 - 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
 CUdial: (330) 478-9838
 CUmoble: stjfcu.org/mobile
 24 Hours / 7 Days a Week



2017 Annual Dinner Meeting Highlights!

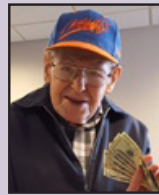
On Saturday, March 10th STJ held our 75th Annual dinner meeting at Skyland Pines. Over 210 members and guests attended. Patrick Disman was recognized as our William P. Davis Scholarship winner. Entertainment was provided by The Legends Band. Raffle baskets were given away in addition to a 50/50 drawing. Affiliates of STJ donated gifts/gift cards which were awarded to several members in attendance. Thanks to everyone who came and celebrated our 75th Anniversary with us. Here's to the next 75!



2018 Board of Directors:



Michael Boron Chairman
Dennis Bing Vice Chairman
Cari Huthmacher Treasurer
Barney Kessler Secretary
Lee Laubacher Director
Bob Mack Director
Tim Petry Director



\$75 Reasons to Love STJFCU!

Congratulations to Bill Ungashick as the fifth St. Joseph's FCU \$75 cash prize winner. He wrote "I have been a credit union member for 70 years. I know what it means by financial family operation and help. I was a credit union Treasurer over 30 years myself. All my car purchases were by a credit union. All my family are credit union members."

Thanks to everyone who participated in this 75th celebration event!



Credit Unions Celebrate Youth

Every child dreams about their future. Some of those dreams may require money to come true. Science, this year's Youth Month theme, has proven that if you start with small goals, saving your money can become a regular habit. Help children achieve their dreams by helping them learn how to save their money.

In April, STJ is celebrating Youth Month, a program that encourages kids to develop good financial habits. Every member under the age of 18 who makes a \$5 deposit during the month of April 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.

ENJOY EXCLUSIVE SAVINGS EVERY DAY

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



\$100 cash reward with every new line activated with Sprint! Current customers will receive a \$50 cash reward for every line transferred into Sprint Credit Union Member Cash Rewards. Plus, get a \$50 loyalty cash reward every year for every line.*

- ♥ Save up to \$15 on TurboTax federal products!
- ♥ Get an exclusive smoke communicator and a \$100 gift card with a new ADT monitored home security system. Call 844-703-0123 to activate this offer.
- ♥ Get trusted protection with the TruStage Auto & Home Insurance Program.
- ♥ Shop and get cash back at over 1,500 online retailers with Love to Shop.

To find out more and learn about other valuable discounts visit stjfcu.org. You get all these offers and discounts just for being a member of STJ!

*Activ. Fee: Up to \$30/line. Credit approval req. Sprint Credit Union Member Cash Rewards Offer. Offer Ends 12/31/2018. Avail. for eligible credit union members and member employees (longing verification). Tax ID req. to establish business acct. Switch to Sprint and receive a \$100 cash reward for each new smartphone line activation. Reqs. port-in from an active number (wireless or landline). Existing customers receive a \$100 cash reward for each new smartphone line activation and/or a \$50 cash reward for each smartphone line transferred to program. New lines req. activation at point of sale. Max 15 lines. Sprint acct must remain active and in good standing for 31 days to receive Cash Reward. Excludes MIB devices, tablets and Sprint Phone Connect, upgrades, replacements and ports made between Sprint entities or providers associated with Sprint (i.e. Virgin Mobile USA, Boost Mobile, Common Cents Mobile and Assurance.) May not be combinable with other offers. \$50 Loyalty Cash Reward: Members can earn one \$50 cash reward annually when Sprint acct remains active and in good standing for 1 year. Max 15 lines. Cash Reward: Cash Reward issued by CU Solutions Group. Allow 6-8 wks for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 8 wks, visit lovetomycreditunion.org/sprintrewards. Other Terms: Offers/coverage not avail. everywhere or for all phones/networks. May not be combinable with other offers. Offer, terms, restrictions, and options subject to change and may be modified, discontinued, or terminated at any time without notice. Restrictions apply. © 2016 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners.