

St. Joseph Teachers' Credit Union  
www.sjtcreditunion.com  
2316 Village Drive  
816-233-5544 Fax: 816-232-9608

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January 2020

**HAPPY NEW YEAR**

*We would like to Thank our members for your support of the Credit Union. We appreciate your business and we enjoy helping you with your financial needs.*

**DID YOU KNOW?**

We have Credit Cards with a fixed interest rate of 13.9%

Help your children learn about budgeting by opening a savings account for them.

A SJTCU membership is available to ALL St. Joseph school employees, as well as, all the surrounding school district's employees. (Savannah, Gower, Faucett, MWSU, etc.) We also welcome immediate family members, to join the credit union. Just \$25 plus a 1-time fee of \$1.00 will open an account. Join now and begin to use our services.

**Board of Directors:**

Chairman: Shirley Ward-Major

Vice Chair: Stan Weston

Secretary: Joyce Schuster

Treasurer: Greg Dunlap

Sue Lysaght

Jan Marriott

Roger Payne

**Supervisory Committee:**

Mark Struthers

Billie Jean Williams

Suzanne Sybert

**Office Staff:**

Jaunita Herrera,

Shelley Squires, President

Robbie Dean

**TAX TIME**

**Your 2019 interest information may be found on your December statement. Any members receiving \$10 or more in interest will receive a 1099 interest statement by January 31, 2020.**



Shopping for an “End of the Year” car deal? Dealerships can be pushy for you to finance w/ them. Take the pressure off! Get pre-approved at the SJTCU before you shop.

The SJTCU offers competitive rates for financing. We offer Extended Warranties and Gap Insurance, if you so choose, at a lower rate than dealers, with no pressure to buy.

### DID YOU KNOW ?

We offer a prepaid Debit Card. Easy to use and easy to reload. Don't forget, we have checking accounts too.



If you have had an address change, phone number change, or any other life changes, please let us know so that we can update your records.

## **SJTCU Member Services:**

- |                         |                                   |
|-------------------------|-----------------------------------|
| *Savings/Share accounts | *Payroll Deduction                |
| *Free Notary Services   | *Online Banking                   |
| *Direct Deposit         | *Checking Accounts                |
| *Movie Passes \$9.50    | *Credit Cards w/fixed 13.9 % rate |

### **Holiday Closings:**

- **Jan. 20, 2020 MLK Day**
- **Feb. 17, 2020 President's Day**

NOTE:  
Privacy Policy is  
displayed on our website @  
[www.sjtcreditunion.com](http://www.sjtcreditunion.com)