



TIMELY

Tips

VOLUME XXIX
FIRST QUARTER EDITION

ST. JOSEPH'S FEDERAL CREDIT UNION



1811 Whipple Ave. N.W.
Canton, OH 44708
330-478-8400
Fax: 330-478-8362

HOURS:

Monday - Thursday: 8:30am to 4:30pm
Friday: 8:30am to 6:30pm
Saturday: 8:30am to 12:30pm

LOUISVILLE BRANCH

227 East Main St., Louisville, OH 44641
330-871-8401 • Fax: 330-871-8501

HOURS:

Mon - Wed - Fri: 8:30am to 4:30pm
Saturday: 8:30am to 12:30pm

HOLIDAY CLOSINGS:

Memorial Day
Monday, May 28th, 2012

Independence Day
Wednesday, July 4th, 2012

Our Night Depository, ATM, CU click, and CU dial systems are available 24 hours a day for our members' convenience.

CU CLICK: www.stjosephfcu.org

CU DIAL: 330-478-9838



LIKE US ON FACEBOOK

Visit the Credit Union website and click the facebook link to keep up to date on important events.

— NATIONAL CREDIT UNION YOUTH WEEK — APRIL 22-28, 2012

Since superheroes hone powers to save people from harm and take action to protect the common good, it's no surprise that youth around the country admire them. This year's theme is "Be a Credit Union Super Saver." During the month of April, credit unions nationwide will empower youth. St. Joseph's Federal Credit Union will help young members set goals to **ZOOM** up their savings and **WHAM** away poor spending habits early. **BAM**- they will become credit union super savers! St. Joseph's Federal Credit Union will reward its youth savers and one lucky saver will win a \$25 Visa Gift Card. Each time you make a deposit of \$5.00 or more between April 22nd to 28th your name will be entered in our special drawing!



Winners will be selected on April 28th. The credit union will also have a coloring page that needs to be returned by April 28th to be entered in our coloring contest, stop by and pick one up today! In addition, make sure when you visit one of our offices during the month of April you fill out a registration slip to be entered into a nationwide drawing to win \$100.00.

DON'T MISS OUT SUPER SAVERS!



69th Annual Dinner

The Annual Dinner & Meeting is the highlight of the credit unions business year. It provides the opportunity to bring staff, board of directors, members, families and friends together for an evening filled with great company, delicious food, prizes, and entertainment. This year's dinner was held at Skyland Pines in Canton. Four employees were recognized for their dedicated service to the credit union. New Board members were elected and a brief overview of the financials for 2011 was presented. We would like to thank everyone that attended and look forward to celebrating our 70th Annual Dinner in 2013. Congratulations to the following employees who were recognized this year: Sandy McGraw received a watch for 20 years of service, Darlene Johnson and Chuck Flowers received an Emerald pin for 5 years of service and Cari Huthmacher received an engraved vase for 5 years of service.

BOARD OF DIRECTORS

Trey Wackerly
President

Dennis Bing
Vice President

Timothy Petry
Secretary

Cindy Petitti
Treasurer

Bob Mack
Richard Jenkins Jr.
Bernard Kessler
Ed Kravos
Lee Laubacher

RELAY FOR LIFE 2012

"Relay for Life represents the hope that those who have lost their lives to cancer will never be forgotten, that those who face cancer will be supported and that one day we will live in a cancer free world." St. Joseph's Federal Credit Union has joined the fight against Cancer by participating in 2012's Relay for Life! We are making great strides to raise money to donate for this incredible event. Your spare change could be the penny that makes a difference in someone's life.

If you know someone who has been taken by cancer or someone who defeated cancer, donate one dollar to put their name on a moon or star today for recognition of their fight.



***Please join us for the relay on May 4th & 5th 2012 at Canton South High School to help with the fight against Cancer!**

UPDATE ACCOUNT INFORMATION

Please take time to update your account information. Check who you have on your account as joint owner or Payable on Death (POD). Updating your account with current phone numbers, addresses, emails or name changes only takes a few minutes of your time and will help tremendously if we need to contact you with information concerning your account. Stop in the credit union and one of our friendly member service reps will be glad to assist you.

NEW AND IMPROVED CHECK ORDERING

The credit union is always looking for ways to save you money and add options to your everyday life. We have enhanced our personal and business check ordering to a new company, Legacy Member Service. They offer a broad selection of checks and accessories to fit your needs at a lower price.

There are three convenient ways to order checks:

- Visit a St. Joseph's Federal Credit Union office
- Call Legacy Member Services at 1-866-421-4040
- Order online at legacymemberservices.com

Helpful information to have ready before placing your order:

- Choose a design - find the right checks for you
- Personal information - current address and phone number
- Your St. Joseph's account number and routing number
- Starting check number - start where your last check ends
- Shipping address - where you want your checks mailed to

WHAT IS HARP?

The Home Affordable Program (HARP) is designed to assist homeowners in refinancing their mortgages -even if they owe more than their homes current value. The program is a historic opportunity to help borrowers lower their interest rates despite being underwater on their mortgage loan. Other advantages to this new loan offering are no loan-to-value restrictions, the possibility of no PMI, and investment properties are eligible as well.

Contact Robin at (330)478-8400 - 112 for complete details, rates and to see if your current loan qualifies today!

70TH ANNIVERSARY GIVEAWAY WINNERS

Congratulations to the following members who were winners of prizes during our 70th Anniversary Giveaway week!

Christine Haverfield, Amber Vlacovsky, Tom Nist, Dan Kozma, Louis Bernard, Dennis Beidenbach, and Anne Haines

LOANS FOR SUMMER PLANS

Let St. Joseph's Federal Credit Union help fund your summer plans. Whether you are headed on vacation, buying a new car, or even starting a home remodeling project, we offer a variety of loans to meet your particular needs. A STJ loan or home equity line of credit means you can focus on your summer plans, not on how you'll pay for them. With fast approvals, competitive rates, and great member service, St. Joseph's Federal Credit Union really puts the fun into funding.

PLAN TO ATTEND OUR MORTGAGE SEMINAR

Saturday April 21st, 2012

The seminar will begin at 12:30 pm in the lobby of our main office. We will discuss the home buying process, our loan options including the new HARP loan, and answer any questions on refinancing or purchasing. We will also have light refreshments. Anyone that attends will receive a certificate to refund their \$20.00 application fee if they apply within 90 days of the seminar. **Make your reservations today by calling Robin at (330)478-8400 - 112.**

VIEW CHECK IMAGES

If you're like many people, you rush to write a check at the grocery store and forget to record the details later. Maybe you write an important check that needs to clear by a certain day. Or maybe you can never find the one cancelled check you need, when you need it.

With check imaging from St. Joseph's Federal Credit Union, you'll never have to wait, wonder or worry again. You can view up to 90 days of check images online **FREE!**

Once your check has cleared, we put the image of the check on home banking for review. You'll see every detail, exactly as you wrote it. Anytime you log in to see your account history, click the check number and you'll be able to view **FREE** images of your cleared checks (front and back) and only print the ones you need. Sign up for **FREE** Online Banking and view your check images every day. **If you are not able to view your cleared checks please contact a Member Service Representative by calling 330-478-8400.**

SHRED IT DAY

St. Joseph's Federal Credit Union will help you protect the security of your confidential information by shredding your personal documents for free. Just bring one non-perishable food item per bag/box to donate to the Catholic charity Food bank.

Date: April 21, 2012

Time: 8:30 AM – 12:30 PM

Location: 1811 Whipple Ave NW
– Back parking lot

Maximum: 5 boxes/bags

This is a great time to destroy old, outdated documents containing personal and private information.

