



4TH QUARTER | 2018

TimelyTIPS

Credit Union News for  Members

Dividends Declared - 4th Quarter:

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

*APY = Annual Percentage Yield

IRS 1099 & 1098 Forms

1099 & 1098 forms will be mailed out the first part of January. Any account that earned less than \$10 in dividends will not receive a 1099. Also, any mortgage loan that members have paid less than \$600 in interest will not receive a 1098.

Anniversary Loan Special:



\$75
Cash
Disbursed after 3 payments.



.75% APR
Off Your Rate
Stipulations may apply.



75
Month Term
On 2016, or newer Auto Loans.

Enjoy One of Three Rewards on Your Next STJ Loan!

We're celebrating 75 years of excellence with St. Joseph's Federal Credit Union this year! And to thank our members for their support, for a limited time, we're offering members the opportunity to take advantage of a very special loan promotion. Existing members may choose between \$75 cash, .75% APR off their loan rate, or enjoy a 75 month term on a 2016, or newer, Auto Loan! At STJ, we make the loan process so easy! Simply apply online, get pre-approved (be sure to let us know of your reward choice!) and you'll know how much you can spend before you even shop. Then, we'll help you finalize your STJ loan with DocuSign while your sitting at the dealer. Apply today!

*Please visit stjfcu.org or contact a loan officer for details:
Robin, ext. 112 or Brenda, ext. 116*

*The following stipulations apply: Applicant must be an existing member, qualify for A, B, or C tier credit, and the minimum loan amount must be \$5000. Share secured loans, HELOCs, and 1st Mortgages are not included. If the .75% Rate Reward is selected, members do not receive any additional .25% rate discounts for automatic payments. If application is for a signature loan \$5K+, or an auto loan of a vehicle older than 2016, then only the \$75 Cash or .75% Off rewards are available. Offer expires: 3/10/18.

Please join us in...

Celebrating Our 75th Year of Excellence!



STJ Annual Dinner Meeting
Saturday, March 10, 2018
Skyland Pines
3550 Columbus Rd NE
Canton, OH

Social Hour, 5:30pm-6:00pm
Dinner & Business Meeting, 6:00pm
Entertainment & Door Prizes, 7:15pm

Tickets are \$16 for STJ members and \$22 for non-members. Dinner choices are steak, chicken or fish. You need to purchase tickets in advance at our main office in Canton, or at our branch in Louisville.

No ticket sales after March 3, 2018.

Please contact a Member Service Representative to RSVP, purchase tickets or inquire for further details!

Canton Branch: (330) 478-8400
Louisville Branch: (330) 871-8401

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



We want to hear from you and why you love STJ! Post on our Facebook page ([Facebook.com/stjfcu/](https://www.facebook.com/stjfcu/)) your reason that you love STJ, or stop by our lobby to submit your entry. Each quarter, we'll randomly select names from all entries for \$75 cash.

Congratulations to Hope Leonello as the fourth St. Joseph's FCU \$75 cash prize winner. She posted, "I love how easy it is to do business with you guys and how nice the staff is. Always available for my financial needs when I need you."





Holiday Closings:

Martin Luther King Day: Mon., Jan. 15
Presidents' Day: Mon., Feb. 19

Upcoming Events:

75th Annual Dinner Meeting Sat., March 10
Skyland Pines
Applications Due Wed., Jan 31
William Davis Scholarship

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

Cruising for Ca\$h with STJ

Is this your license plate number? If so, you're the 4th 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!



STJ Board Member Openings:

Nominations are now being accepted for positions on STJ's Board of Directors for 2018 election. As a Member of STJ, you have a voice in the progress and development of your credit union. To run for election, you need to be a member of the credit union for two years and in good standing.

If you would like to submit your name as a candidate, please mail, fax or email to:

St. Joseph's Federal Credit Union
1811 Whipple Avenue NW
Canton, OH 44708
Fax: (330) 478-8362
Email: carih@stjfcu.org



Congratulations, Holiday Gift Card Winners!



Kids Christmas Coloring Contest

Alexis, Lance & Lily

\$75 Gift Cards

Ben Noturno
Brady C. Tritt

\$10 Gift Cards

Marian Ackerman
Derika Babics
Bryan Baker
Linda Ball
Mary Ann Bolanz
Nancy Bosler-Roberts
Marion Brahler
Dennis Clapsaddle
Daun Deemer
Helen Efanti
Adam Gasper
Mary Gooch

Ron Johnson
Nina Kisela
Tim Maloney
Bonita Nieschwitz
Dawn Risaliti
Anita Rotunno
Shirley Sayers
Margaret Scheufler
Terry Sedmock
Carole A. Stoneman
Amber Vlacovsky
Paulette Willaman

Do You Own a Business?

THIS IS A GREAT OPPORTUNITY FOR YOU!

STJ now offers SimpliCD's to business members. SimpliCD is a certificate of deposit program that enables the credit union to easily invest business funds in federally insured CDs. This turnkey program combines the security of CD investing with the advantages of competitive rates. Investing has never been so SIMPLE.

How Does SimpliCD Work?

Each day, SimpliCD searches its nationwide network of issuers for the best rates on federally insured jumbo CDs. STJ will present you with rates for CDs in terms ranging from six months to five years, and in amounts ranging from \$48K to \$10M.

Placements are made by purchasing multiple CDs in amounts between \$48K and \$250K at separately insured issuers. A detailed tracking system assures that we place no more than the Standard Maximum Deposit Insurance Amount of principal in any single financial institution within the SimpliCD program. Through the SimpliCD program, STJ purchases the CDs in a custodial capacity on your behalf, passing all federal insurance benefits through to you. You remain the legal owner.

SimpliCD tracks, monitors, and collects all of your earnings. You'll receive a single consolidated monthly interest payment for all of your SimpliCD investments. In addition to your daily transaction statements, SimpliCD provides you with one monthly statement that details your entire SimpliCD portfolio. SimpliCD is a convenient way to invest in federally insured jumbo CDs with minimum effort.

Contact Lori at 330-478-8400, ext. 110 to get started!

Save on TurboTax®

Credit union members can **save** on the #1 best-selling tax software. With TurboTax, get your taxes done right and your biggest possible refund.



GET STARTED:
www.stjfcu.org
to save on TurboTax today!



#1 best-selling tax software based on aggregated sales data for all tax year 2016 TurboTax products. See TurboTax product guarantees: <https://turbotax.intuit.com>. © 2015 Intuit Inc. All rights reserved. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries. Other parties' trademarks or service marks are the property of their respective owners.



Win a Trip for Two With VISA! Previous Olympic Winter Games City

Use your STJ VISA® card from 1/1 to 2/28/18 to be entered for a chance to win a 7-Day/6-Night trip for two to a past Olympic Winter Games host city! Enjoy:

- Round-trip air transportation
- Airport/hotel transportation
- 1 room hotel accommodation
- Private/small tour of local area
- \$1,000 Visa Gift Card

Start using your STJ VISA card today!