

STLFFCCU EXTRA!

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December 31, 2018

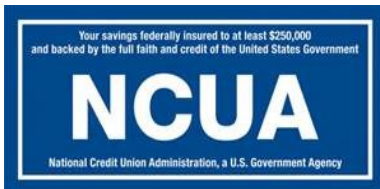
Dividends Declared for 4th Quarter 2018



The Board of Directors has authorized the following dividends for the quarter October 1, 2018 through December 31, 2018:

- \$500—\$5000: APR 0.100%, APY 0.100%*
 - \$500—\$20,000: APR 0.169%, APY 0.170%*
 - \$20,000 and above: APR 0.249%, APY 0.250%*
 - Youth Account: APR 0.349%, APY 0.350%*
 - IRA: APR 0.399%, APY 0.400%*
 - 6 month CD: APY 0.45%*
 - 12 month CD: APY 0.75%*
 - Dividend Checking: APR 0.100%, APY 0.100%*
 - Xmas & Vac. Club: APR 0.100%, APY 0.100%*
- *APR reflects the annual percentage rate.
APY reflects the annual percentage yield.

Please contact a credit union employee for applicable fees and terms at (314) 752-5444



ANNUAL MEETING

This years Annual Meeting will be held on Wednesday, Feb. 20, 2019 at 9:00 am. The meeting will be held at St. Louis Firefighters & Community Credit Union at 5530 Fyler. Refreshments will be served. All credit union members are encouraged to attend this meeting and have a voice in the operation of the Credit Union. By attending this meeting, members will get a chance to meet other members, Directors, and Management of the Credit Union.

Come and voice your opinion on Credit Union operations, bring suggestions on improvements or additional services, and enjoy the conversation with other members. The Board of Directors and Management value your opinion.

Volunteer Nominations are now being accepted...

Nominations are now being accepted for two Board of Directors positions of the St. Louis Firefighters & Community Credit Union. These positions are strictly volunteer and assist in the guidance of the credit union. Directors meet once a month for 2 to 4 hours and discuss operation of the credit union. The Directors also establish policy, budgets, business plans for future development, and authorize dividends.

Nominations are also being accepted for one position on the Supervisory Committee. If you can volunteer 3 hours, four times a year, please send in your nomination. Supervisory Committee members examine financial and loan records. Nominations should be delivered in person to:

Randy Blue—5530 Fyler, St. Louis Mo. 63139

Amy E. Cullen—5530 Fyler, St. Louis Mo. 63139

Or mailed to: Maribeth Nienhaus—Supervisory Committeeman, P.O. Box 39365, St. Louis Mo. 63139.

All members 18 years of age and older are eligible to serve in the above positions.

THE DEADLINE TO RECEIVE NOMINATIONS IS JAN. 31, 2019.

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VISA DEBIT CARDS

A VISA debit card allows you to make purchases with the money available in your checking account. It will also allow cash withdrawals from your share account at an ATM.

When you visit the Credit Union, apply for a VISA Debit card. Complete the application and a card will be ordered for you. Expect to receive it in the mail within 7-10 days. A separate PIN number will also come in the mail a few days later. You may choose to keep the PIN number assigned to the card, or pick one of your own. Just follow the instructions that come with it.

The VISA Debit card is chip enabled so it will be state of the art safe and secure. This debit card allows you to conduct transactions on the CO-OP, PULSE, STAR and PLUS networks.

There are additional details available. Contact the Credit Union at 314-752-5444 and speak with a Member Services Rep.



HOLIDAY HOURS

1ST QUARTER 2019

The Credit Union will observe the following holidays during the 1st quarter 2019:

CLOSED:

- Tues. Jan. 1 - New Years Day*
- Mon. Jan. 21 - MLK Jr. Day*
- Mon. Feb. 18 - Presidents Day*