

# STLFFCCU EXTRA!

Volume 23, Issue 1

March 31, 2018

## Dividends Declared for 1st Quarter 2018



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

**\$500—\$5000: APR 0.100%, APY 0.100%**

**\$5000—\$20,000: APR 0.149%, APY 0.150%**

**\$20,000 and above: APR 0.199%, APY 0.200%**

**Youth Account: APR 0.349%, APY 0.350%**

**IRA: APR 0.349%, APY 0.350%**

**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.

### Vacation Club Disbursement



On May 1, 2018, all members who have a Vacation Club Account will have the balance transferred into their regular share account. This money will be available for withdrawal after 10:00 a.m. Please contact the credit union at 752-5444 for further information.

### Annual Meeting Election Results

Congratulations to Sandy Zwick and Ben Ledbetter on their re-election to the Credit Union's Board of Directors. The Director's term will run for a period of three years. During this time, the Director's volunteer their time and assist in the guidance of the credit union. They will meet monthly and establish policies, budgets, authorize future dividends, and study service expansion of the credit union.

Congratulations also to Jerry Jarus on his re-election to the Supervisory Committee. Jerry will assist Maribeth Nienhaus and Larry Conley with duties including member statement verification, the audit of financial statements, and contacting members for loan verifications.

#### Board of Directors

Sandra Zwick—Chairperson  
Larry Powell—Vice Chairman  
Andy Tracy—Secretary/Treasurer  
Larry Conley—Director  
Ben Ledbetter—Director  
Paul Bearden—Director  
Steve Kotraba—Director

#### Supervisory Committee

Larry Conley—Chairman  
Maribeth Nienhaus—Committeeman  
Jerry Jarus—Committeeman

#### Credit Union Employees

Randy Blue—President  
Amy E. Cullen—Vice President  
Lisa Anderson—Loan Representative  
Greta Crisafulli—Lead Teller  
Lisa Wedemeier—Teller  
Christine Carothers—Teller  
Keisha Dortch—Teller

## Need Money for your Vacation????

**COME SEE US!**

Shake away those winter blues! Take a trip to the tropics or spring ski in the mountains. Whatever your choice, the Credit Union is here to help you finance that vacation.

We will be offering our annual Vacation Loan special during the months of May and June. Terms are as follows:

**\$2000 max loan amount**

**10 months to repay**

Payroll deduction and automatic payments will be available, as well as life and/or disability insurance. Rates vary. Contact us at 752-5444 or visit us on the web at [stlffccu.org](http://stlffccu.org) to apply.



### HOLIDAY HOURS

2nd QUARTER 2018

The Credit Union will observe the following holidays during the 2nd quarter 2018:

**CLOSED:**

Monday May 28—Memorial Day

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### CONTACT US:

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