

STLFFCCU EXTRA!

Volume 23 Issue 3

Sept. 30, 2018

Dividends Declared for 3rd Quarter 2018



The Board of Directors has authorized the following dividends for the quarter July 1, 2018 through September 30, 2018:

\$500 - \$5000: APR 0.100%, APY 0.100%

\$5000 - \$20,000: APR 0.169%, APY 0.170%

\$20,000 and above: APR 0.249%, APY 0.250%

Youth Accounts: 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.



Credit Union Services

Share Savings Accounts
 Share Draft Accounts
 Vacation Club Accounts
 Christmas Club Accounts
 Youth Accounts
 IRA's
 CD's
 Home Equity Loans
 Auto/Truck Loans
 Visa Credit Cards
 Signature Loans
 Share Secured Loans
 Virtual Home Banking
 E-Statements
 WEB—www.stlffccu.org
 Audio Teller
 ATM Machine
 EFT/ACH
 VISA Debit Cards
 Payroll Deduction
 Direct Deposit
 Coin Machine
 Night Depository
 Drive Up Teller
 Wire Transfers
 Money Orders
 Cashiers Checks
 Notary Service
 AND MORE.....

HOLIDAY HOURS 4TH QTR 2018

The Credit Union will observe the following holidays throughout the rest of 2018:

CLOSED:

Mon. Oct. 8—Columbus Day

Mon. Nov. 12—Veteran's Day

Thurs. Nov. 22—Thanksgiving Day

Mon. Dec. 24—Xmas Eve, close at 1:00 pm

Tue. Dec. 25—Xmas Day

Tue. Jan 1, 2019—New Years Day

Christmas Club Account Disbursement

On November 1 2018, all members who have a Christmas Club Account will have the money transferred into their regular share savings accounts. This money will be available for withdrawal after 11:00 a.m. Please contact the Credit Union for any additional information at 314-752-5444.

TRAVEL NOTIFICATION

Important!

If you have a DEBIT or CREDIT card with the credit union and are planning on traveling, please notify the credit union with your travel plans including dates and locations. If you DO NOT NOTIFY us, your card(s) could be blocked while you are out of town. This is a fraud security feature of your card.

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DIVIDENDS 3RD QTR 2018

TRAVEL NOTIFICATION

XMAS CLUB ACCOUNTS

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency