

# STLFFCCU EXTRA!

Volume 24 Issue 3

Sept. 30, 2019

## Dividends Declared for 3rd Quarter 2019



The Board of Directors has authorized the following dividends for the quarter July 1, 2019 through September 30, 2019:

**\$500 - \$5000: APR 0.149%, APY 0.150%**

**\$5000 - \$20,000: APR 0.199%, APY 0.200%**

**\$20,000 and above: APR 0.299%, APY 0.300%**

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

**IRA: APR 0.399%, APY 0.400%**

**6 month CD: APY 0.50%**

**12 month CD: APY 1.00%**

**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.



### CHRISTMAS LOANS

HO-HO-HO, it's that time of year again!

The Credit Union will be offering its annual Christmas Loan special again this year. The loan will be available in NOVEMBER AND DECEMBER. The rates and terms are as follows:

MAX DOLLAR—\$2000.00

INTEREST RATE—9.9% - 20.9% (based on credit score)

MAX TERM—10 months

Apply easily by visiting our website and completing an application. Payroll deduction, and loan protection insurance are available. Contact the credit union at 752-5444 for additional information.



### HOLIDAY HOURS 4TH QTR 2019

The Credit Union will observe the following holidays throughout the rest of 2019:

CLOSED:

Mon. Oct. 14—Columbus Day

Mon. Nov. 11—Veteran's Day

Thurs. Nov. 28—Thanksgiving Day

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

Wed. Dec. 25—Xmas Day

Wed. Jan 1, 2020—New Years Day

### Christmas Club Account Disbursement

On November 1 2019, 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.



### CREDIT UNION WEBSITE

Don't forget to check out the credit union website! Our address is [www.stlffccu.org](http://www.stlffccu.org).

Inside you will find many helpful forms, links and information to assist you in your everyday banking.

### Inside This Issue

DIVIDENDS 3RD QTR 2019

XMAS LOANS

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