

# STLFFCCU EXTRA!

Volume 26 Issue 3

Sept. 30, 2021

## Dividends Declared for 3rd Quarter 2021



The Board of Directors has authorized the following dividends for the quarter July 1, 2021 through September 30, 2021:

**\$500 - \$5000: APR 0.030%, APY 0.030%**

**\$5000 - \$20,000: APR 0.030%, APY 0.030%**

**\$20,000 and above: APR 0.050%, APY 0.050%**

**Youth Accounts: APR 0.050%, APY 0.050%**

**IRA: APR 0.100%, APY 0.100%**

**6 month CD: APY 0.07%**

**12 month CD: APY 0.10%**

**Dividend Checking: APR 0.030%, APY 0.030%**

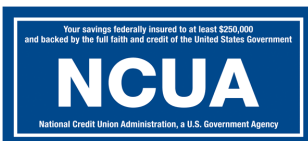
**Xmas & Vac. Club: APR 0.030%, APY 0.030%**

- 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 Club Account Disbursement

On November 1, 2021, all members who have a Christmas Club Account will have their 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.



### 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.



### Inside This Issue

DIVIDENDS 3RD QTR 2021

XMAS LOANS

XMAS CLUB ACCOUNTS

ELECTION RESULTS

### Annual Meeting Election Results

Congratulations to Sandra Zwick and Paul Bearden 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 Larry Conley and Maribeth Nienhaus with duties including member statement verification, the audit of financial statements, and contacting members for loan verifications.

#### Board of Directors:

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

#### Supervisory Committee

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

#### Credit Union Employees

Randy Blue—President  
Amy Cullen—Vice President  
Lisa Anderson—Loan Representative  
Greta Crisafulli—Lead Teller  
Lisa Wedemeier—Teller  
Christine Carothers—Teller  
LaTeasha Pollard—Teller

### Holiday Hours 4th Qtr. 2021:

CLOSED:  
Monday Oct .11—Columbus Day  
Thursday Nov. 11—Veteran's Day  
Thursday Nov. 25—Thanksgiving Day  
Friday Dec. 24—Xmas Eve, close at 1:00  
Saturday Dec. 25—Christmas Day  
Saturday Jan. 1 2022—New Years Day