

# STLFFCCU EXTRA!

Volume 26 Issue 4

December 31, 2021

## Dividends Declared for 4th Quarter 2021



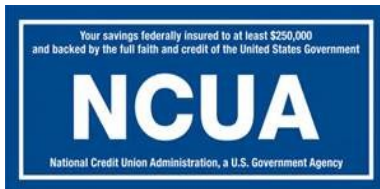
The Board of Directors has authorized the following dividends for the quarter October 1, 2021 through December 31, 2021:

- \$500—\$5000: APR 0.010%, APY 0.010%*
- \$5000—\$20,000: APR 0.020%, APY 0.020%*
- \$20,000 and above: APR 0.030%, APY 0.030%*
- Youth Account: APR 0.030%, APY 0.030%*
- IRA: APR 0.100%, APY 0.100%*
- 6 month CD: APY 0.05%*
- 12 month CD: APY 0.07%*
- Dividend Checking: APR 0.010%, APY 0.010%*
- Xmas & Vac. Club: APR 0.010%, APY 0.010%*

*\*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 Website



Don't forget about using 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. This includes loan applications, new account forms and current rates. The internet teller is located on our home page. You can check your balances, make transfers and see if checks have cleared all from the convenience of your own home.

Check it out! Call the credit union at 314-752-5444 for additional information.

## 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*
- Share Secured Loans*
- Signature Loans*
- Payroll Deduction*
- Direct Deposit*
- EFT*
- Audio Teller*
- ATM Machine*
- Virtual Banking*
- E-Statements*
- WEB—stlffccu.org*
- Coin Counter Machine*
- Night Depository*
- Drive-up Teller*
- Wire Transfers*
- Money Orders*
- Cashiers Checks*
- NADA Evaluator*
- Life/Disability Loan Insurance*
- Firefighter Shift Calendars*
- Six Flags Tickets*
- Notary Service*
- VISA Debit Cards*

## Inside This Issue

- DIVIDENDS 4TH QTR. 2021**
- CREDIT UNION SERVICES**
- CREDIT UNION WEBSITE**
- VISA DEBIT CARD**

## 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. In addition, fraud services are available. This debit card allows you to conduct transactions on the VISA, 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 2022

The Credit Union will observe the following holidays during the 1st quarter 2022:

### CLOSED:

*Saturday Jan. 1 - New Years Day*

*Monday Jan. 17 - MLK Jr. Day*

*Monday Feb. 21 - Presidents Day*