

Are you ready for Carnival?

# Carnival Loan

up to **\$3,000**



**February - April**

Rates as low as 8% \*APR

\*(Annual Percentage Rate)

**Requirements:**

- ✓ Job letter and NOPA
- ✓ Last two (2) check stubs
- ✓ \$35 application fee
- ✓ \$20 credit check fee
- ✓ 10% collateral deposit

*\*All loans are subject to credit approval; some restrictions may apply.*

Call and schedule your appointment today! Walk-ins welcome!

(340) 774-1299 For more details visit our website [www.stthomasfcu.com](http://www.stthomasfcu.com)  /stthomasfcu/

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- New fees!
  - Voted VI's Best!
  - Voted NAFCU Credit Union of the Year!
  - New ATM Location!
  - 68<sup>th</sup> Annual meeting

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- Go Green!
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- STTFCU services
  - EMV card update

# St. Thomas Federal Credit Union

# January 2020 Newsletter

*Not for Profit, Not for Charity, but for Service! Serving your community since 1952.*

## CEO's 2019

## End of Year Message



# St. Thomas Federal Credit Union

St. Thomas Federal Credit Union (STTFCU) came through a year that was charged with both challenges and victories. However, it has been nothing but a resounding reassurance knowing that STTFCU has the confidence of our loyal membership, supportive Board of Directors and the eager volunteers who serve on our Supervisory Committee, Credit Committee, and Nominating Committee.

In addition, it would be remiss of me not to mention the employees of STTFCU. These individuals are indeed influential contributors to this organization. Their hard work and dedication by far have set STTFCU on the path to becoming a greater and better institution.

On behalf of St. Thomas Federal Credit Union, kindly allow me to extend my genuine gratitude and appreciation to each and every one of you for your valuable and immeasurable contributions to such an amazing institution. Serving as your Chief Executive Officer, this past year has been a pleasure and I am proud to be part of such a distinguished institution.

As we swiftly approach the New Year, we will continue to strive for excellence while providing second to none member service. Please join us by indulging in our vast suite of products and services and continue to look forward to several new projects and initiatives that we have in our pipeline.

The transformation has only now begun, as we propel STTFCU into a new era of banking and visionary year of 2020.

We look forward to your continued support and wish everyone a Happy and Prosperous New Year.

Keisha L. Richards  
Chief Executive Officer

# Important Announcement!

## New fees for 2020

- ✿ Share Draft: \$15 per month (if account balance drops below \$5.00 on any day within the month)
- ✿ Share account: \$5.00 per month (if account falls below \$5.00 on any day within the month)
- ✿ Payday loan advance fee: \$25.00 for initial Payday loan and \$18.00 for subsequent Payday loans.
- ✿ Revolving loan advance fee: \$15.00 per advance.
- ✿ Document printing fee: \$2.00 per page.
- ✿ Notary public fee: \$5.00.
- ✿ Paper statement fee: \$1.00 per paper statement **beginning April 1, 2020**. Fees will be waived for members 60 years and over that maintain an account balance of \$100 or more per month.



## Coming January 2020

**Medical Arts Complex**  
Be on the look out for our new  
ATM location!

Are you interested in running for a  
position on the Board of Directors?

The St. Thomas Federal Credit Union Nominating Committee will be accepting applications for the volunteer positions through March 31, 2020. All qualified nominations will be eligible to run in the 2020 elections. Individuals interested in running will be subject to a full background and credit check. If you are interested, send a written request to Joy Marsham, Nominating Committee Chairperson, P.O. Box 1138, St. Thomas Federal Credit Union, St. Thomas, VI 00804 or via email at [jmarsham@stfcu.net](mailto:jmarsham@stfcu.net).

JULY

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## Annual Meeting!

The 68<sup>th</sup> Annual  
meeting will be held  
on July 17, 2020.

*Stay tuned for details!*

## Thank You

Members for your continuous support and for selecting

# St. Thomas Federal Credit Union

As the Best in  
Consumer Loans &  
Banking Customer Service Team



St. Thomas Federal Credit Union won two Best of the VI Awards! We would like to thank our members and the community for their continued support and acknowledgement. We will continue to provide the best consumer loans while offering exceptional member service!

## 2019 Credit Union of the Year!

St. Thomas Federal Credit Union was recognized as the 2019 Credit Union of the Year by the National Association of Federally-Insured Credit Unions.



# Go Green!

with

## E-Statements



Signing up takes less than a minute!

- Log into online banking: <https://obc.itsme247.com/836/>
- Select Info Center and then choose eStatement Options
- Choose to receive your statement electronically
- Enter your email address and click on the Accept button

\*Paper statement fee of \$1.00 starts on **April 1, 2020.**  
Save money! Signup today! It's FREE!

### Upcoming Calendar and Events

January 01 – New Year's Day  
January 06 – Three King's Day  
January 20 – Martin Luther King Day

January 31 – Closing at 12:00 p.m.  
Staff Development  
February 17 – President's Day  
March 31 – Transfer Day

### Bank on the Go



STTFUCU's mobile app is here! Check out our mobile app for quick and secure access to your personal banking in the palm of your hand!



**Banking's Best Kept Secret!**

### Meet Albert F. Richardson, our new Financial Manager



Albert F. Richardson comes to St. Thomas Federal Credit Union with extensive experience in financial institution management. Join us in welcoming him to our team. We are happy to have this new addition.

# We're always open!

## 24/7 account access with our convenience services...

- ✿ **It'sMe247 Online Banking** – Review account activity, request withdrawals, transfer funds, and more from your computer.
- ✿ **It'sMe247 Mobile Banking** – Access your account with your favorite mobile device.
- ✿ **It'sMe247 Text Banking** – Allows you to check account balances for savings, checking, certificates and loans. Enroll in e-Alerts and receive notices regarding account balances, electronic deposits, withdrawals, or when a payment is due.
- ✿ **Remote Capture Deposit** – Deposit checks remotely via your smartphone.
- ✿ **It'sMe247 Bill Pay** – Pay your bills online with ease, saving time, money, checks, and postage.
- ✿ **It'sMe247 CU\*Talk** – A 24-hour telephone banking service which allows you to review account balances, verify transactions, transfer funds between accounts, and make loan payments.
- ✿ **A2A transfers** - a service that allows you to transfer money between your STTFCU accounts and accounts you hold with other financial institutions.

### Is your contact information up-to-date?

It is very important that we always have your current information, especially your:

**address, phone number, & e-mail address**

Contact information can be updated through online banking, visiting our office, or mail-in form. We promise that it's worth your peace of mind!

### Traveling off island?



Be sure to notify the Credit Union of your travel plans so that any purchases made outside of the United States Virgin Islands won't be denied or frozen due to fraud protection.

Prior to travel, kindly call us at 340-774-1299 or email [customerservice@stfcu.net](mailto:customerservice@stfcu.net).

**Tel: (340) 774-1299**

**Lending Services exts. 3209, 3213, 3218**

**Website: [www.stthomasfcu.com](http://www.stthomasfcu.com)**

**E-mail: [customerservice@stfcu.net](mailto:customerservice@stfcu.net)**

**[loans@stfcu.net](mailto:loans@stfcu.net)**



All STTFCU Debit cards without EMV chips were deactivated as of November 30, 2019.

**Activate your new EMV chip card TODAY!**



**"like" us on  
facebook**

[www.facebook.com/stthomasfcu/](http://www.facebook.com/stthomasfcu/)

**Monday – Friday**

**Lobby: 8 a.m. – 4:00 p.m.**

**Loan Dept. 8 a.m. – 3:30 p.m.**