



**Latest news
about and
happenings**

St. Thomas Federal Credit Union **Newsletter**

A New Chapter Begins as STTFCU Breaks Ground at Estate Taarneberg

On December 12, 2025, the air at Estate Taarneberg was filled with excitement and island pride. We officially broke ground on our new Branch and Operations Center, a project themed “United in Growth, Boundless in Vision.” This historic milestone marks the beginning of a state-of-the-art facility designed entirely with our members in mind.

While construction is projected to span the next 24 months with a 2028 completion date, the vision is already taking shape. This new headquarters will allow us to enhance our services and support the economic growth of the Virgin Islands for generations to come. We are so grateful to everyone who stood with us as we turned the first soil on this transformative journey.



Scan to learn
more and see
photos!



Stirring Up Fun at the VI Soup Masters Competition!

The STTFCU team recently traded our calculators for spoons at Partners for Strings' signature fundraiser on Saturday, Mar. 7! We had a fantastic time seeing so many of our members out and about at the VI Soup Masters Competition, sharing in the community spirit.

The Emancipation Garden was full of delicious soups prepared by restaurants and local businesses. Our staff prepared the best soups we could, and our Goat Water, Vegetable (Corn) Soup and Fish Soup took home category wins! We're so grateful to the organizers, the talented competitors and everyone who came out to support a great cause.

In fact, the real winner of the day was the Partners for Strings Virgin Islands Youth Orchestra. Thank you to everyone who stopped by our table to sample a bowl and say hello. It's events like these that remind us why we love serving this island!



Help Shape the Future of Your Credit Union

Are you passionate about our community and the financial well-being of your neighbors? STTFCU is currently seeking dedicated members to serve on our Board of Directors. This is a unique opportunity to share your voice, contribute your expertise and help guide the vision of our credit union for years to come.

As a member-owned cooperative, our leadership comes directly from our membership. To ensure we continue to provide safe and affordable financial services, we are looking for leaders who are in good standing and maintain a strong track record of financial responsibility. If you are ready to make a lasting impact on St. Thomas and St. John, we want to hear from you!

Potential candidates must complete a brief eligibility questionnaire before submitting an application for board consideration.



Scan to complete
the eligibility
questionnaire.

July 24, 2026:

Our 74th Annual Meeting at Victor's New
Hideout from 6-8 p.m.



New ATM at Cyril E. King Airport

Whether you are heading out on a trip or welcoming family home, accessing your funds is now even easier. Our newest STTFCU ATM is officially live in the Baggage Claim Area at Cyril E. King Airport. It is just one more way we are making sure your credit union is wherever you need us to be.

Other locations: Norre Gade, Al Cohen's Plaza – Raphune Hill, Altona Professional Center and Cruz Bay St. John.



Giving Back to the USVI

We recently celebrated the second round of our STTFCU Community Give Back Grants, awarding \$20,000 to three local nonprofits. These organizations are the backbone of our community, and we are proud to support their missions:

- **Love City Strong VI** – advancing disaster preparedness
- **Patient Access VI (PAVI)** – expanding affordable healthcare
- **St. Thomas Baseball Explorers, Inc.** – creating opportunities for youth through sports

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Hurricane Season Is Here. We're Here Too.

June marks the start of hurricane season in the Virgin Islands, and while we hope for calm skies, we know the value of being prepared. Now is the time to review your emergency plan, gather supplies and set aside important documents, including your account and insurance information, somewhere safe and accessible.

Whatever this season brings, know that STTFCU is here for you. We've stood with this community through every storm since 1952, and that won't change. Stay safe, look out for your neighbors and reach out if you need us at (340) 774-1299.

Celebrating Our People

We're proud to spotlight two St. Thomas FCU team members for recent achievements worth celebrating. Hester Alejandro, Accountant, recently earned her WGU Accounting Fundamentals Certificate. Incredibly, she finished ahead of schedule, in under six months!

Lisa-Marie Hodge Smith, administrative support officer, was selected for the inaugural 2026 Inclusiv Crashers Cohort, a national program that brings together emerging credit union leaders who are passionate about making financial services more accessible for everyone.



Apply for your Carnival Loan at:
loans.itsme247.com/836/Home/Start

Restrictions may apply. All loans are subject to approval.



Scan to read the
full story.

The Virgin Islands' Best Kept Secret

For years, many of our neighbors have managed their money at traditional banks without realizing there is a different, more personal way to build wealth. If you have ever wondered what makes a credit union unique, you aren't alone.

The secret lies in ownership. At STTFCU, we aren't driven by outside shareholders looking for a profit. We are a member-owned cooperative, which means our "profits" go back to you in the form of lower loan rates, higher savings returns and smaller fees. Our latest Money 101 article explains the fundamental differences that make credit union membership a smarter move for your family's future.



Scan to read
the article.

Essential Tips to Prevent Identity Theft



Identity theft is a growing concern across the Virgin Islands, and staying informed is your best defense.

If you missed our recent workshop on identity theft led by our CEO, Keisha L. Richards, or want to review practical steps to stay one step ahead of fraudsters, check out our Money 101 article.

Smart Spending with the STTFCU Debit Card



Carrying an STTFCU debit card offers a level of security that cash simply cannot match. If you happen to lose your cash while out at a fete or running errands, those funds are usually gone for good. With a debit card, your money stays protected. If your card ever goes missing, you can quickly alert us to freeze the account and prevent unauthorized spending.

Beyond safety, using your card is a great way to stay on top of your monthly budget. Every time you swipe, the transaction is instantly recorded in our mobile app and online banking. This way, you can see exactly where your money goes in real time, making it easier to track your spending and reach your savings goals. Whether you are using our new ATM or paying for your morning coffee, the STTFCU debit card keeps you in total control of your finances.

Flexibility on Repeat

If you need a safety net that grows with you, ask us about our Revolving Loans. Unlike a one-time loan, this gives you reusable access to funds. You only pay interest on what you actually use, and as you repay, your balance refreshes. It is the perfect tool for managing emergencies or getting a little extra help when you need it.



Restrictions may apply. All loans are subject to approval. This credit union is federally insured by the National Credit Union Administration.



Scan to learn more about Revolving Loans.

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We've Extended Our Phone Support Hours!

Your time matters, and we know that your needs often go beyond typical business hours. To better serve our members, we have officially extended our phone support hours. Our team is now available to help you with questions or support during these hours.

Give us a call at (340) 774-1229 whenever you need us.

Monday through Friday:
4:30 a.m. to 9 p.m. AST

Saturday:
9:00 a.m. to 6 p.m. AST

Catch Keisha L. Richards on "Analyze This"

Our CEO recently sat down with Neville James, the host of "Analyze This" on WTJX 93.1, to discuss the rich history of STTFCU, which dates all the way back to July 17, 1952! They also talked about our commitment to local businesses on St. Thomas and St. John and how we continue to prioritize member service over everything else.



Scan the QR code
to watch the
interview!

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Behind on Property Taxes? We Can Help.

Property tax debt has a way of snowballing. Unpaid taxes can lead to penalties, mounting interest and even a lien on your home. We believe a temporary setback shouldn't threaten the home you've worked so hard for, and that's why we offer Property Tax Relief Loans.

If you're behind, the sooner you act, the better. We can look at your situation together and find a way to get you back on solid ground.

Learn more in our Money 101 article, then apply for a Property Tax Relief Loan online or in the branch.



*All loans subject to credit approval, verification and STFCU lending policies. Terms and conditions apply. This credit union is federally insured by the National Credit Union Administration.

Five Minutes Today Can Protect Your Family Tomorrow

Have you named a beneficiary on your accounts? It isn't always the most comfortable topic, but it's one of the most important. Without a named beneficiary, your accounts could be frozen after you pass, leaving your loved ones waiting on a slow probate process before they can access the money you worked so hard to save.



Our Money 101 article walks through how beneficiaries work, what happens without one and how to add yours. Adding a beneficiary takes just a few minutes: stop by our branch or call us at (340) 774-1299.

Scan to read
the article.



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You've Earned a Break.

Life in the Virgin Islands is beautiful, but it's not paradise all the time. When money gets tight, vacation is usually the first thing crossed off the list, but everybody needs to rest every now and then.

An STTFCU Vacation Loan lets you borrow up to \$3,000 at rates as low as 8% APR, repaid over up to 24 months in one fixed, predictable monthly payment. Unlike using a high-interest credit card, you'll know exactly what you owe and exactly when it's done, and the funds are deposited directly to your account.

Vacation loans are available year-round. Read more in our Money 101 article, then apply online or visit us in person.



Scan to read the article.

*All loans subject to credit approval, verification and STTFCU lending policies. Terms and conditions apply. This credit union is federally insured by the National Credit Union Administration.

Buy a Car With Confidence

Buying a car or pickup shouldn't be complicated. Financing with St. Thomas FCU makes it easy, with predictable payments and guidance from people who know you.

Already have a car loan here or elsewhere? Ask about our auto insurance loans to keep your vehicle covered.

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Scan to learn more and apply online.

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