



**Latest news
about and
happenings**

St. Thomas Federal Credit Union **Fall 2026 Newsletter**

Congratulations to Our 2026 Scholarship Winners!

Every year, STTFCU sets aside scholarship dollars to help Virgin Islands students take their next step, whether that's university or a technical training program. This year, three outstanding students have been selected:



Ta'Mya Davis
is headed to the University
of South Florida with a
\$5,000 scholarship.



Robert I. Buckmire Jr.
is continuing his training
at the Universal Technical
Institute in Orlando with a
\$3,000 scholarship.



Sheniqua Spencer
is staying close to home
at the University of the
Virgin Islands with a \$2,000
scholarship.

Congratulations to all three of our winners! We're proud to help support you as you pursue the next stage of your education and we can't wait to see where it takes you.

Giving Back to the Virgin Islands

STTFCU recently distributed \$50,000 in Community Give Back grants to seven Virgin Islands organizations, made possible through our partnership with the Federal Home Loan Bank of New York:

WTJX: \$10,000

Reichhold Center for the Arts: \$10,000

St. Thomas Rescue: \$10,000

Virgin Islands Children's Museum: \$5,000

Virgin Islands Center for the Disabled, Inc.: \$5,000

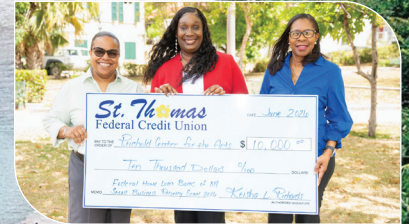
Family Resource Center: \$5,000

St. John School of the Arts: \$5,000

From promoting the arts to emergency response to disability services, these organizations show up for our community every day. We're honored to help them keep up the great work.



Scan to read the article.





Bank Your Way, Wherever Life Takes You

Banking doesn't have to mean a trip to the branch. With the STTFCU mobile app and your debit card, you can check balances, deposit checks, transfer funds and more, anytime and anywhere. Plus, enroll in eStatements to skip the paper and save time. Download the mobile app from the App Store or Google Play, log in online or check out our article below to see everything you can do with STTFCU digital banking.



Scan to read
the full story.

74th Annual Meeting Recap

Thank you to everyone who joined us on July 24 at Victor's New Hideout for our 74th Annual Meeting, themed "Legacy in Strength, A Future on the Rise." Board President Clifford Graham, Treasurer Dr. Kyza A. Callwood and CEO Keisha L. Richards shared updates on the year behind us and the year ahead.

Membership grew from 8,643 to 8,906 members in 2025, and total assets are up 17% over the past five years. Our capital ratio stands at 23.4%, well above the peer average, and design work is now complete on our new Estate Taarneberg headquarters as we move toward finalizing a contractor this summer.

Voting members also elected Osbert E. Potter to the Board of Directors this cycle. You can read more about him and the rest of our Board below.

Scan to read
the Annual
Meeting
Booklet



Meet Your Board of Directors

Following this year's Annual Meeting, we're proud to introduce the members guiding STTFCU's Board of Directors.



**Clifford F. Graham,
President**

Board president Clifford F. Graham joined STTFCU's Board in 2010, first as treasurer before stepping into the role of President. A Hampton University graduate with more than two decades of experience in Virgin Islands housing finance and public policy, he spent a decade as Executive Director of the Virgin Islands Housing Finance Authority before serving two terms as Senator in the Legislature of the Virgin Islands, where he chaired the Committee on Finance. He later served as President and CEO of The West Indian Company, Limited, and today works in community and economic development as a partner with Jackson Development Company, LLC.



**Joanne U. Barry,
Vice President**

Vice President Joanne U. Barry has served on the Board since 2019, capping a public service career spanning more than 40 years. Her background includes roles as Director of Human Resources for the Virgin Islands Housing Authority, Chief Labor Negotiator for the Government of the Virgin Islands and Chief Deputy Clerk of the District Court of the Virgin Islands. She holds a BBA from the University of Miami and is a Certified Volunteer Expert through the National Association of Federally Insured Credit Unions.



Dr. Kyza A. Callwood, Treasurer

Treasurer Dr. Kyza A. Callwood joined the Board in 2021. He currently serves as Chief Strategy Officer for the Virgin Islands Bureau of Corrections and previously worked as Federal Funding Liaison for Congresswoman Stacey E. Plaskett. An adjunct professor at the University of the Virgin Islands, he holds a Ph.D. in Creative Leadership for Innovation and Change along with several other degrees and certifications.



Daniela Roumou, Secretary

Secretary Daniela Roumou joined the Board in 2025 after more than 18 years as an STTFCU member. An educator with more than 25 years of experience, she has also served as a court and victim advocate with the Family Resource Center, Little League coach and PTA president. She holds a Master's Degree in Educational Leadership.



Clinton Hedrington Jr., Director

Director Clinton Hedrington Jr. has served on the Board since 2020 and sits on the Information Technology Committee. He spent more than 20 years with the Virgin Islands Water and Power Authority, rising to Chief Operating Officer of Electric Systems, where he oversaw more than 350 employees. He holds a degree in Electrical Engineering from North Carolina A&T State University.



Dwane Callwood, Director

Director Dwane Callwood has served on the Board since 2020 and chairs the Supervisory Committee. A U.S. Air Force veteran of Operations Desert Shield and Desert Storm, he earned a Bachelor of Arts Degree in Accounting from the University of the Virgin Islands and a Master of Accounting Degree from The Ohio State University before successfully passing the CPA examination. He retired from the Superior Court of the Virgin Islands as Chief Territorial Marshal and taught accounting part time at the University of the Virgin Islands for nearly a decade.



Osbert E. Potter, Director

The Board's newest member, Osbert E. Potter, was elected in 2026 after decades in public service, including time as a Virgin Islands Senator and eight years as Lieutenant Governor of the U.S. Virgin Islands, where he oversaw banking and insurance regulation. He also served 23 years in the Virgin Islands National Guard and earned his BA in Business Administration from the College of the Virgin Islands.

We're Your Neighbors, Not Just Your Lenders

And we're here to help. If a financial setback has you worried about your next loan payment, the sooner you talk to us, the more we can do to help you get back on your feet. Visit our website and learn more about your options, plus habits that can help keep you out of collections.

Scan to read the article.



Keep the Savings Challenge Going



Our Savings Book Envelope Challenge is still underway, helping members build up to \$5,000 in savings before the year is out. The first 10 members to complete the challenge by the end of the year will earn a \$50 account credit, so if you've got a Savings Book at home, keep filling it in!

St. Thomas
Federal Credit Union
STFCU



Behind on Property Taxes? We Can Help.

If you're staring at an overdue tax bill, an STTFCU Property Tax Loan can help you catch up and protect your home, with rates as low as 10% APR on up to \$5,000. Visit our website to learn more and see how it works.



Scan to read
the article.

As Times Get Tough, We've Got You Covered

Life doesn't wait for the perfect moment — and neither should you. Get up to \$3,000 with our Relief Loan at just 10% APR, no credit check required.

Apply today!

St. Thomas
Federal Credit Union
STTFCU

Zelle now available in the St. Thomas FCU mobile App

Send money to friends and family in minutes.

Zelle[®]

Why Members Will Love Zelle

Fast — Money is typically available within minutes, not days.

Convenient — No need for cash, checks, or a separate payment app.

Secure — Zelle uses the same fraud protection and encryption standards as other St. Thomas FCU digital banking services.

Free — There are no fees to send or receive money with Zelle through St. Thomas FCU.

Widely accepted — Send money to anyone with a U.S. bank account enrolled in Zelle, no matter where they bank.



Scan to
download
the app.