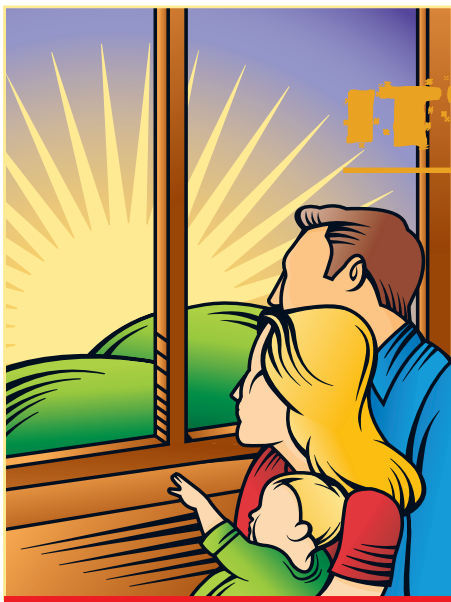


IT'S A BRIGHT NEW DAY!

For Members of St. Thomas Credit Union



Christmas Club Pays Off!

A big "thanks" and "congratulations" go to 518 of our members who participated in our 2009 Christmas Club program. This year, you will be collecting \$575,000 in Christmas club cash! Way to go!

Christmas Club savings will be automatically deposited into your checking or EZ account. (If you do not have a checking account or E-Z account., your funds will be automatically deposited into your STCU savings account.)

If you have an ATM card, you may access your Christmas Club cash as early as **October 10th**. Others may access your Christmas Club funds from STCU as early as **October 13th**. If you would like to receive your Christmas Club funds in the form of a check, you may request that from either STCU office starting October 13th. ■

STCU is your Holiday Cash Headquarters!

At St. Thomas Credit Union, we understand what a financially challenging year 2009 has been for many of our members. Even still, the Christmas season is upon us. As we all know, the season calls for CASH!

Plan ahead!

Before you fall for convenient "in-store financing" or whip out that more expensive credit card, we encourage you to apply for an STCU Holiday Loan! At just 9.9% APR (for members who qualify,) you really can't beat it. Plus -- you can pay it off in just 12 months with convenient payroll deduction!



Holiday Loan Details:

Borrow up to \$1,000
Just 9.99%APR*

Term 12 months
Payment \$88.00 per month
\$44.00 per payday

**Members must qualify*

Int'l. CU Day -- Oct. 15th

"Your Money, Your Choice, Your Credit Union" is the theme for this year's International Credit Union Day. We invite you to stop by either STCU office on Thursday, October 15th to help us celebrate.

While at the Credit Union --

- Pick up FREE calendars
- Join STCU, open accounts, ask questions.
- Sign up for Christmas Club! (Deadline October 31st!)

We're Verifying Accounts!

St. Thomas Credit Union's annual "verification of accounts" is now in progress. Kindly review this quarter's statements and compare the balances shown with your own records.

Do the figures match?

Please report any errors in writing to:

Supervisory Committee

PMB 214

73 White Bridge Road, Suite 103

Nashville, Tennessee 37205



WELCOME TO 2010 STCU CHRISTMAS CLUB!

◆ Sign up or change your deduction here.

◆ Clip and mail/bring this form to STCU (either office) by October 31, 2009.

(Please Print)

Home Addr./Apt.# _____

City/State/Zip: _____

Employee #: _____

Signature: _____

Status: (check one)

Yes, I wish to join Christmas Club and contribute \$_____ per payday.

I wish to discontinue my Christmas Club account for 2010.

Deduction: (check one)

Deduct the Christmas Club amount from my current credit union deduction

Increase my total STCU deduction by the amount of my 2010 Christmas Club Deduction.

Status: (check one)

Yes, I wish to join Christmas Club and contribute \$_____ per payday.

I wish to discontinue my Christmas Club account for 2010.

Deduction: (check one)

Deduct the Christmas Club amount from my current credit union deduction

Increase my total STCU deduction by the amount of my 2010 Christmas Club Deduction.



It's beginning to look a lot like Christmas...



LOCATIONS

STCU Main Office:

99 White Bridge Rd., St. 201
Nashville, TN 37205
Phone: (615) 292-7828
FAX: (615) 463-2741

Main office Hours:

Mon., Tue., Thur.:
7:30AM - 4:00PM

Wed.: 8:30AM - 4:00 PM

Fri.: 7:30AM - 4:30 PM

Campus Branch:

Medical Plaza West, St. G10
4230 Harding Rd.
Nashville, TN 37205
(615) 292-7828
FAX: (615) 292-3397

Branch Office Hours:

Mon. - Fri. 7:00AM - 3:30 PM
Wednesday: 9:00AM - 3:30 PM

Metro Center Mini-Branch:

501 Great Circle Rd.
Nashville, TN 37228
(615) 222-7556
FAX: (615) 292-3397

Designated Legal Representative

Mary Coleman (for STCU)
99 White Bridge Rd., St. 201
Nashville, TN 37205
Phone: 615-292-7828
FAX: 615-463-2741
mary.coleman@stthomascu.org



HOLIDAYS

(Both offices closed)

◆ Columbus Day
October 12th

◆ Veterans Day
November 11th

◆ Thanksgiving
November 26th & 27th

◆ Christmas
December 24th & 25th

◆ New Year's Day
January 1, 2010



PHONE SERVICE

English/Español

To Reach STCU Staff:

Call: **292-STAT (7828)**

Phone

Ext.: Title & Email Address

110 - Member Service Rep.
Cassandra.Dixon@stthomascu.org

113 - Mbr. Serv. Rep & Acct. Asst.
Bihn.Pham@stthomascu.org

115 - Assistant Manager
Chloe.Nguyen@stthomascu.org

116 - Manager
Mary.Coleman@stthomascu.org

117 - Compliance Specialist
Tana.Little@stthomascu.org

119 - IT/EFT Specialist
Suzanne.Guest@stthomascu.org

(Campus Branch)

210 - Member Service Rep.
Sharon.Gentry@stthomascu.org

211 - Branch Manager
Will.Dunn@stthomascu.org



ATM NETWORK

English/Español

When all you need is cash,
stop by a "**Cash & Dash**"
at these locations:

- Near Plaza Pharmacy
 - Family Waiting Room
 - In the Cafeteria
 - At Aquinas Student Center (Carriage House)
- stop by "**Cavalier Cash.**"
- At 501 Great Circle Rd. (Metro Ctr.) stop by "**Metro Money**" (in the Break Room)

Visit "**Dr. Cash**"
our "Full Service" ATM
in the lobby of the S&E
Building near elevators.

Visit **Publix Presto!**
Use your ATM card
surcharge free at **Presto!** ATMS
(located in most Publix stores.)

Email:

**Postmaster@
stthomascu.org**

Visit our website:
www.stthomascu.org

Heads up, members!

Why your statements look different

As you may know, the Credit Card Act of 2009 created certain regulatory changes to open-end loans. ("Regulation Z") All financial institutions, including credit unions, were required to be in compliance with this new regulation by August 20, 2009. This means that STCU is now required to mail or deliver periodic statements at least 21 days before a loan payment is due. Many of our members will notice the following changes:

- (1) Loans with bi-weekly payments have been converted to monthly payments with a 28th payment due date.
- (2) Loans with monthly payments have had the due date changed to the 28th of the month.
- (3) Monthly statements will be mailed to all members with open end loans(s) - unless you have signed up for STCU e-statements.
- (4) Monthly statements will now disclose the "payment amount due" and "payments due date" for each loan.

Payroll deductions not affected.

Your credit union payroll deduction will not be affected by these changes, and will continue to be applied to your loan each pay period. Additionally, if you have an automatic draft set up, we will continue to apply payments based on those agreed upon terms. Interest will continue to accrue daily until a payment is received.

If you have any questions, please do not hesitate to contact us at (615) 292-7828. We appreciate your understanding in this matter. ■

HAPPY HOLIDAYS FROM STCU!

