



ST. THOMAS CREDIT UNION

DOLLARS & SENSE

Big Enough to Serve You, Small Enough to Know You!

Volume 2 Issue 2

January 19, 2012

CU SUCCES\$S



Mediocrity is guaranteed in any organization that evenly distributes praise & recognition whether deserved or not. Apathy is assured when hostile entities remain on the payroll. But when an organization repeatedly gives praise & recognition to a deserving party you are witness to an organization that is going forward.

Once again Cassandra Dixon has gone above & beyond the minimum requirements of her job description. Cassandra has taken seriously STCU's mission to create a culture of money saving members. She has personally counseled a member who has never made a habit of consistently saving money, to do just that. Each paycheck, this member faithfully contributes to their savings account. And it just doesn't stop there! As in common practice with a Good Habit the member has tried to avoid and even withdraw, but Cassandra wisely counseled to, "Leave it alone and let it grow. Let's see what it does!"

Thank you Cassandra for being a member focused STCU associate. And KUDOs to your new saving member. It takes excellence in character to begin a new Good Habit.

Me First

(as in pay yourself first)

Cassandra's Savings Account Lottery

Help recognize Cassandra's, "above & beyond service to members," work ethic. Volume 1, Issue 3/Sept. 29, 2011 of Dollars & Sense outlines a savings plan formula in order to start a **New Good Habit**. This formula has 3 progressive steps wherein the first 2 steps involve a 18 week commitment. This 18 week commitment is the basis for the Savings Plan Lottery. (Please read that article from Sept. 29, 2011)

Eligibility Requirements & Particulars:

- 1) 10 members are the minimum and maximum for this lottery (this ensures a high probability of winning the \$50.00 drawing at the end of the 18 weeks)
- 2) 10 members have to open a new savings account, and begin the formula as stated in the Sept. 29, 2011 issue (2% of gross pay for 6 weeks and the 4% of gross pay for 12 weeks) percentages are based on members usual and customary number of hours worked over a 2 week period.
- 3) The 18 week time period begins as soon as 10 members are in place and the first deposit, from all 10 members, is placed in their respective accounts.
- 4) A withdraw of any amount and for any reason automatically eliminates that member from the drawing.
- 5) A member can solicit other members, or even recruit new members in order to create a 10 member lottery.
- 6) The lotteries will carry the name of the sponsoring STCU representative. As in this case it is **Cassandra's Savings Account Lottery**.

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“QUOTE” WORTHY

“If you do what you’ve always done, you’ll get what you’ve always gotten.”

Anthony Robbins

Thank you Billy Clark for submitting a quote! Enjoy your \$10 gift card!

Send in your favorite quote and who said it. If we use it, you get a \$10 gift card.

GO GREEN

Paperless and other options to help save you time and money and our environment too

Mar 12

Oil consumption is growing at 2% per year globally, according to Charles T. Maxwell, senior energy analyst with investment firm Weeden & Co., Greenwich, Conn.

New oil can’t be found and developed fast enough. In 1980 world oil fields operated at 82% of capacity. Today they are at 98% capacity. When purchasing anything that uses oil as an energy source think in terms of 5 years of use, amount of gas used, and future cost of fuel. (Did you ever think you’d be paying over \$3.00 per gallon?) And don’t use drive up windows. It communicates, “gas is still not too expensive.”

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Me First

Cassandra’s Savings Lottery

CONTINUED

- 7) At the end of the 18 weeks there will be a drawing from the 10 members in that particular lottery, and the winner will get \$50.00 deposited into their savings account.
- 8) The other remaining eligible members in that lottery will receive a prize for being part of building the STCU Culture of Saving
- 9) The sponsor for that lottery will also receive a gift for taking the time, going above & beyond, and doing what it takes to make the lottery a success

Anyone can participate. Even members who already have a savings account can open up a second one and label the account the beginnings for their investment portfolio or their start up cash for their sideline business.

Remember STCU just doesn’t say, “we’re all for & about the members.” STCU really puts the actions in place that put the members first. **Thank you for being a member. Make sure to spread the wealth and recruit new members!**

THE ANSWER

Submit your questions and receive answers from STCU staff

- Q.** I have seen advertisements for “**Payday Saturday**” and have been curious about what it is. Could you explain what it is all about?
- A.** “Payday Saturday” is a period of extended hours that STCU is open for members to come in and take care of their banking needs. For the next few months we will be opening from 7 am – 11am on the Saturdays directly following a hospital payday. The current dates set are Jan 28, Feb 11, and Feb 25. There will be more available in the future if this service becomes heavily used. Just one more way we are trying to help our members!

F.Y.I.

- **STCU will be open from 7am to 11 am on Saturday, Jan. 28th to be more available for our members during the payday weekend.**
- **Pinch of S.A.L.T. (Save A Little Today)**
Turn down your hot water heater to 120 (or less), and buy a hot water heater thermal blanket in order to slow heat loss. Use clothes dryer before 9 am and after 10 pm. These are off peak hours and cost less.
- According to Consumer Reports most room air cleaners put out ozone which is toxic to people with respiratory problems. Also the research for the cleaners was funded by the manufacturers, and the experts on the research panels would not be named. Smells kind of fishy to me.

MOVIES FOR FREE?

You Bet!

Find your birthday hidden in our newsletter and come by the STCU office to pick up 2 free movie passes.

Did Santa **PIG OUT** on your credit card?

Ask how **STCU** can help get your credit card out of the **RED** and into the **BLUE!**

WINNERS, WINNERS!!!

“Quote” Worthy = Thank you Billy Clark for submitting a quote. Congratulations for winning a \$10 gift card!

Birth Date Movie Passes = Still **NO** winners from this past issue. Be sure to check this issue for **your** birthday hidden in the newsletter, for your chance to win two **FREE** movie passes!

