



ST. THOMAS CREDIT UNION

DOLLARS & SENSE

Bi-weekly Newsletter

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

Volume 2 Issue 3

Happy Valentines Day

February 2, 2012

CU \$\$\$UCCESS\$



Mary Coleman, STCU manager, received a call from a member last week that has to be shared. It's a common occurrence here, but is rare in so many other organizations. The member called to sing high praises about our very own Mailon Ridley. The member described Mailon as, "one of the kindest, most helpful young ladies that she's ever met in a long time."

Mailon helped this member during an unusually trying and difficult circumstance. Mailon's grace and sensitivity during the situation compelled the member to call Mary to let her know what a treasure Mailon is, and how lucky STCU is to have this "one of a kind" employee. Mailon is extremely valuable, and it's because she really cares about the STCU members. Mailon walks her talk!

We would like to recognize this member as a treasure as well because she took the time to acknowledge a kindness, a rare action these days. Rare as it is in other organizations, it is not so at St. Thomas Credit Union. Our members are special, and our staff are special!

You Inc

(As in You in Charge)

STCU is offering a lower interest rate Visa promotion right now for the Christmas purchases you charged on your credit card. This is one way of getting out from under that burden.

Another way, and much faster, is to start exploring what product you could make, or service you could provide to paying customers. Yes, I'm talking about your own business. Starting and growing your own side line business is very rewarding both financially and emotionally. It's also a good exercise mentally, like putting a puzzle together. *Dollars & Sense* will outline all the necessary parts in future issues. For right now entertain these ideas that could produce an extra income. House painting, furniture restoration, lawn and yard maintenance, specialty baking or party preparation, video recording for potential insurance claims, house cleaning and if none of these inspire you then go to the library, which is always a free resource, and look up small business ideas.

An example of someone living this life is our very own board member, Jennie Adams. Jennie is the Assistant Director of Student Affairs at Aquinas College and has been using her talents on the side to make a little extra money for years. Jennie tailored a recipe she found to create a personal concoction of delectable candies which she sells through out the year as Kismet Candy. She has partnered with School festivals, catered events, and even the Madison Chamber of Commerce to sell her candy at different events. She also has used her musicianship skills to perform as a session drummer and piano player. Some of her current projects are playing with the Nashville Wind Ensemble and for musicals every year at Centennial high school. Jennie also gives lessons in piano as another side business and has been doing so for 10 years in east Nashville.

Hopefully, Jennie Adams is an inspiration to you for something you can do to expand your horizons! If you sit and wait, you won't get a date. So get up and go, so you get the dough. Yeah, kind of snarly, but you get the point.

Aug 3



A Special Gift for St. Thomas Credit Union!

Members and Staff: Come by and enjoy a **FREE BEVERAGE** with purchase of a beverage of equal or greater value.

(Flavors and modifications are extra. Coupon may be redeemed only at time of purchase. Offer cannot be combined with any other offer. Coupon only redeemable at Hill Center Belle Meade location. Expires 3/1/2012)



“QUOTE” WORTHY

“One of the secrets of life is to make stepping stones out of stumbling blocks.”

Jack Penn

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

Consumer Reports Best Rating for light bulb efficiency was given to the Utilitech 100 watt Soft White CFL, which can be found at Lowes for the price of \$1.65 each.

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.

WE ARE HERE FOR YOU

4230 Harding Road, Suite 103
Nashville TN 37205

Phone: 615-292-7828

Directory – Press 4

General Information – Press 7

VISA/Debit Cards – Press 6

Loan Manager – Ext 212

Mortgage Specialist – Ext 113

Fax: 615-463-2741

E-mail: postmaster@stthomascu.org

Website: www.stthomascu.org

Hours: Mon, Tues, Thurs: 7:00 am - 4:00 pm

Wed: 9:00 am - 4:00 pm

Fri: 7:00 am - 4:30 pm

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Triple your Valentines Day Gift!

The St. Thomas Foundation, a non-profit group, that financially supports worthy projects that provide St. Thomas employees, and community needs (to get specifics call 222-6800) is partnering with STCU in a **Valentines Day gift giving.**

STCU is providing two possibilities of gifts for sale to recognize your loved ones this Valentines Day. STCU will have an STCU logo, ceramic collector coffee mug, filled with Hershey's chocolate kisses and a packet of hot chocolate bundled together in a wrapped gift ready to give to your loved one for the low price of \$10. In addition to this offer, if you would like to recognize a special care giver who is affiliated with St. Thomas Hospital, such as a boss, coworker, doctor, nurse, housekeeper, or anyone else that you feel makes St. Thomas such a great hospital, then we will have a **special** gift for them! For a \$25 tax deductible donation the individual you recognize will receive a notice that a donation was made in their name and will be presented with a custom-crafted Guardian angel lapel pin from the St. Thomas foundation and STCU will provide the recognized individual, or the donor, depending on if the donor wants a gift for themselves, with our wrapped gift package of a ceramic mug filled with Hershey's chocolate kisses and a packet of hot chocolate.

Mary Coleman says, “Let’s sweeten them up, warm them up, and spread the joy of caring for others.”

All money collected will be donated to the foundation. So quit wondering what you’re going to get that special someone for this year’s fast approaching Valentines Day! **We guarantee this Valentines day will not be forgotten!**

May 24

F.Y.I.

➤ **Just a heads up to our members, we will be closed on Monday, February 20 in recognition of President’s Day**

➤ **Pinch of S.A.L.T. (Save A Little Today)**

When looking for the best deals at the grocery store, make sure to consider the store brands instead of the name brands. Discount grocery stores, such as Aldi, can offer great deals on fruits and vegetables and they guarantee their products

➤ **Consumer Reports**

Issue: Feb 2012

Article: “Take on Your Bank”

This article outlines how the banks are reinventing ways to get more fees from customers. One way is charging for telephone help and live teller assistance. **STCU does not do this!** Help keep STCU strong, recruit new members!

➤ **Reminder to members**

Please make sure we have your correct Mailing address and Email address on file

THE ANSWER

Submit your questions and receive answers from STCU staff

- Q.** I have been thinking about buying a new car. Do you offer any assistance dealing with car purchasing and financing?
- A.** Actually do you realize that STCU not only can save you money, but can save you time as well? STCU can help you find the right car, new or used, at the right price **AND** for the right financing. It’s like going to Starbucks and ordering a Venti, low fat, mocha Frappuccino with no whipped. You can do the same thing with STCU. Tell us what you are looking for, example: 2012 Honda Accord EX, 4 door with auto, leather and nav., silver with black interior, and we will search around and find it for you at the best price. **See Jim or Will for your auto needs.**

WINNERS, WINNERS!!!

Birth Date Movie Passes = Connie Hart and Ruben Gomez, congratulations for finding your birthday in our last issue!

Be sure to check this issue for **your** birthday for your chance to win **2 FREE** movie passes!

