



# ST. THOMAS CREDIT UNION

## DOLLARS & SENSE

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

Volume 1 Issue 3

September 29, 2011

### CU \$\$\$UCCESS\$



In the year 2010 most all financial institutions lost customers and members. St. Thomas Credit Union grew 10% because the staff planned and implemented a growth strategy program.

Now That's Impressive!

**CELL PHONES FOR SOLDIERS**  
Cell Phone Recycling Drop Off Location

**OUR MISSION:**  
HELP OUR TROOPS CALL HOME

[www.cellphonesforsoldiers.com](http://www.cellphonesforsoldiers.com)

**STCU HAS A DROP BOX**

### ME FIRST

(As In Pay Yourself First)  
**Savings - The Good Habit**

Short review: Whatever will become permanent in the areas of **habits must start small, go slow and be consistent.**

#### The Savings Plan

Consistency is ensured when you put the action required in the hands of another person. To be more specific – you will **go to your Credit Union Rep and ask that your automatic paycheck deposit have an addition to the process.** The additional process is to have 2% of your gross pay automatically deposited into a savings account. (Do not alter the 2%).

Slow enters the picture by not increasing this percentage amount until 6 weeks have passed. For most that will be 3 paychecks, if you are paid monthly make it 8 weeks. Do not deviate by shortening the time limit. At the end of 6 weeks, increase to 4% of your gross paycheck and do this for 12 weeks. **At the end of this 18 week period you must honestly ask yourself 'did you miss what you have saved? Did your lifestyle change much?'**

Now it would appear the next step would be 8% but it depends on your answers to the two previous questions. If both were yes then you remain at 4% for another 12 weeks. If only one was yes then you increase to 6% for 12 weeks. If both were no then you increase to 8% for 12 weeks.

The difference in %'s has to do with the gross amount, the principle, that you have accumulated. For some the amount will be significant and their answers, greatly influenced by their gross amount saved, will both be "no's".

Others will be somewhat impressed and one answer will be "no" the other "yes".

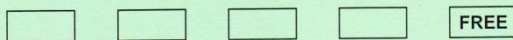
And there will be those who want a Roman Candle effect – a cherry bomb just won't do – so both answers are yes.

continued on page 2

## Southeast AUTOMOTIVE

**FREE OIL CHANGE\***

Get 4 oil changes and your 5th is free



\*Not available on Diesel Engines

2800 Nolensville Road Nashville  
(615) 255-7000

Southeast Automotive is your full service automotive dealership. Visit us at [www.seautoinc.com](http://www.seautoinc.com) to learn about all our services and to view our current inventory.

## “QUOTE” WORTHY

“This is a free country and many people are getting it that way by agreeing to pay later. Paying later costs mountains more.”

Enjoy your \$10 gift card  
Michael Richardson

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

## ME FIRST

continued from Page 1

It's not a right or wrong issue. It has to do with **understanding yourself, working within your personal psychology and ultimately making the habit of saving yours for life.** And even more importantly what you do and all the positive affected areas that a savings habit will give you will affect positively all those closest to you. Never doubt that what we do always trumps what we preach to those we care about most.

Next article – seed corn, family, friends and Credit Unions.

### SAVINGS EXAMPLE

\$8.00/hr - 40 hrs/wk = \$320.00

2% = \$ 6.40 x 6 wks = \$ 38.40

4% = \$12.00 x 12 wks = \$153.60

Total Savings (18 wks) \$192.00

## F.Y.I.

➤ **S.A.L.T. (Save A Little Today)**  
Each issue we will include a “Pinch of Salt” for a quick tip on saving money.  
Use ice cube trays to freeze leftovers such as pesto, egg whites and honey in handy single serving sizes.

➤ **Nashville Cultural Festival**  
October 1 -- 10 am-6 pm  
Centennial Park Free  
<http://celebratenashville.org>

➤ **Live on the Green**  
featuring Brett Dennen, Drew Holcomb & The Neighbors, and Rayland Baxter October 6 5pm  
Public Square Park Free  
[www.liveonthegreen.net](http://www.liveonthegreen.net)

➤ **Germantown Street Festival & Oktoberfest**  
October 8 8 am - 6 pm  
Historic Germantown Free  
<http://historicgermantown.org>  
[www.nashvilleoktoberfest.com](http://www.nashvilleoktoberfest.com)

➤ **Kids Always Eat Free CiCi's Pizza** (3 and under)  
**Quiznos** (12 and under, must be present)  
**Shoney's** (3 and under)  
**Snappy Tomato** (5 and under)

## GO GREEN

Install a **low-flow showerhead**. They don't cost much, and the water and energy savings can quickly pay back your investment.

## THE ANSWER

Submit your questions and receive answers from STCU staff

**Q.** I recently started an online purchase. When I went to checkout I got a “Verified by Visa” message. It wanted me to register and put in my credit card info. Is this a real safety check?

**A.** Yes, this is a new partner with STCU allowing you to register your STCU issued card so any online purchases you do will be verified with STCU. This protects you from identity theft or anyone using your card to make online purchases.

## 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](mailto:postmaster@stthomascu.org)**

**Website: [www.stthomascu.org](http://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

Managing Editor: Mary Coleman

Editor: [Darren Murphy](#)

Creative Director: [Angelynn Hanley](#)

## STCU AUTO UNIVERSITY

A members lending library – use your daily commute to help you personally and financially. To borrow, send email to [hddjlm@yahoo.com](mailto:hddjlm@yahoo.com) and put STCU in subject.

**Available October 1**

**Secrets of Great Rainmakers: The Keys to Success and Wealth**

Jeffrey J. Fox = CD set read by the author

## WINNERS, WINNERS!!!

Birthday Movie Tickets = Kim Orr  
To check previous issues [click here](#).

## 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.

