



ST. THOMAS CREDIT UNION

DOLLARS & SENSE

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

Volume 2 Issue 1

January 5, 2012

CU SUCCES\$



Acupuncture is an ancient Chinese healing art that, according to its practitioners, restores a smooth flow of energy (qi) along a meridian (pathway) which provides optimal functioning for the organs connected to that particular meridian.

STCU member Omar Jutte R.N. is a nationally certified acupuncture practitioner. His first contact with acupuncture was as a patient. Later he apprenticed under Master Practitioners in Hong Kong for two years. He continued his apprenticeship in Detroit, Michigan under the tutelage of two Medical Doctors who were also Master Practitioners of Acupuncture. In 1981 Omar passed his certification boards and is now a Master Practitioner of Acupuncture. Omar gets referrals from Oncology Units and also internal medicine patients and provides treatment at the Seton Support Center as well as at Baptist Hospital. But that's not all! Omar is also a Registered Nurse who has practiced on the Heart Transplant Team four years, and another four years on the Renal/Diabetic Unit here at St. Thomas Hospital.

Omar will evaluate self referral patients and suggest a treatment plan specifically for their needs. **Omar can be contacted at (615) 438-8234.** Another STCU member success story!

Which one are you?

There are three types of people entering a New year: the truly committed for positive personal change, the half-heartedly committed, and the 'whatever' crowd, with the later truly being a crowd. **Dollars & Sense**, St Thomas Credit Union's newsletter, is all about helping, coaching, and motivating toward positive personal change. Therefore we only have information, incentives, and inspiration for the truly committed.

Taking into consideration that everyone has time limits, **Dollars & Sense** will be very concise in its offerings. Short and to the point will be our delivery. Less than 10 minutes every two weeks will provide you with ideas, information, and incentives to become financially secure. However, you must commit to the time!

Financial security through savings, informed investing, and small business development is what STCU's **Dollars & Sense** is all about.

New from STCU in 2012:

- Savings Club Lottery
- Youth Business Start-ups
- Save, Invest, Create Small Business Income Seminars

Look for:

- Coupon Savings
- Hide-in-Open Birthday Movie Tickets
- \$10.00 "Quote" worthy Gift Certificates



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THE ANSWER

Submit your questions and receive answers from STCU staff

- Q.** I have been hearing about a STCU Visa credit card? Why would I consider your Visa over another? *Feb 21*
- A.** Did Santa pig out on your credit card this year? STCU Visa credit cards offer many advantages over other competitors. STCU has no annual fees and no transfer fees, our rates are as low as 7.95% for qualified members, and until March 31 we are waiving application fees. See how STCU can help you get your credit card in the **BLUE** instead of the **RED!**



Special Offers for St. Thomas Credit Union

(615) 297-5398



FREE Coffee or OJ with purchase of a breakfast sandwich

10% OFF ONE CATERING ORDER



Delivery Available



FREE Fountain Drink & Chips with purchase of a lunch sandwich



Exclusively at 21 White Bridge Road Nashville See Brueggers.com for menus and catering ideas

“QUOTE” WORTHY

“A banker is a fellow who lends you his umbrella when the sun is shining, and wants it back the minute it begins to rain.”

Mark Twain

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

Which one are you? Continued

And now your STCU is asking you, yes you personally, to do something for YOUR credit union. If you know that all we offer is true, good and for the members **FIRST** then we ask you to become our recruiters for more members. The more members we have, then the more services we can provide. Also the more members supporting your credit union means more impact politically we will have against those financial institutions that are very actively trying to take away our ability to give you, our members, better rates, better service, and the personal recognition that you receive here at your credit union.

Remember at your credit union there are no big salaries, personal perks, mega bonuses and all the other stuff. We don't have that because we're about helping the members first. **Help us help you!**

Do you realize STCU members get preferred pricing on New & Used vehicles at Beaman Automotive? To learn more go to www.myBeamanDiscount.com

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#1 IN ALL OF MIDDLE TENNESSEE

F.Y.I.

- STCU offices will be closed on Monday January 16 in recognition of MLK day
- Pinch of S.A.L.T. (Save A Little Today) Save at Suppertime, pull out that crockpot. Go to the library for free recipes. Bypass the take-out and save the difference. Make take-out special **NOT** everyday ho-hum.
- **Must Read NOW** Tennessean January 1, 2012 Section: Life & Travel Title: Strengthen Your Resolve by Ms. CHEAP
- There is a new website for free and or inexpensive legal help: <http://justiceforalltn.org>
- China recently bought Volvo Car Company from Ford

Are you looking to purchase something from Dell and trying to find ways to save?

Ask Jim ClenDening how you can save an **additional \$100 off** of the already low pricing for STCU members!

Aug 9

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

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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

Managing Editor: [Mary Coleman](#)

Editor: [Darren Murphy](#)

Creative Director: [Brian O'Hara](#)

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.

WINNERS, WINNERS!!!

Birth Date Movie Passes = Not one member has found their birthday in the past several issues. Be sure to check this issue for YOUR birthday. You will receive 2 **FREE** movie passes if you find **your birthday month and day** hidden in the Newsletter.

