



# ST. THOMAS CREDIT UNION

## ***DOLLARS & SENSE***

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

Volume 1 Issue 9

**Merry Christmas** and **Happy New Year**

December 22, 2011

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



Lawrence Lee, STCU member since 2005, has a unique talent that he shares with others thru classes. Mr. Lee is an instructor of Tai Chi. Tai Chi is a whole body exercise system that is low impact, suitable for all ages, and can be practiced almost anywhere.

Tai Chi has been described as a moving meditation and benefits mind, body, and spirit. So if you wish to improve your mobility, stability and strength, and calm your mind – Tai Chi provides it all.

Mr. Lee teaches Tai Chi at different YMCA's, and this means if you are a Y member then it's free. However, he will be offering it through the STCU (dates & times TBA) and will be charging \$10.00 per class.

What better way to start the New Year than to improve mind, body and spirit in one setting. This is one of those unique offerings that will give benefits beyond your expectations. Don't let it get by you!



### Ending & Beginning

Have you ever thought to yourself that there is a first time and a last time for everything we do or experience in our lives?

The first time we rode a school bus, and the last time we rode a school bus. The first time we graduated, and the last time we graduated. The first time we started a job, and the last time we go to a job.

And of course there was:

The first time we left our parent's home on a date, and the last time we left our parent's home, and at that point it was not our home anymore.

Very soon it will be the last time we get up during the year 2011. Life continues to accumulate, but there is a last time for everything we do. What shall be your last significant thing you do during 2011? As for me, I am going to ask better questions. Answers are important, but more important is the quality of questions we ask ourselves.

How can I keep more of the money I make and still enjoy day to day living?

How can I get physically fit and enjoy the process of doing so?

How can I look forward to each new day as an opportunity – a gift from God to me?

Better questions set the stage for better answers. Change the quality of your questions and you will change the quality of your life. I guarantee it!

End 2011 with better questions and begin 2012 by acting on the answers!

Give an American  
Hero a hug from home  
for the Holidays!

Mar 26 Visit

[OperationGratitude.com](http://OperationGratitude.com)

To help send a care  
package to a soldier

This Friday  
Dec. 23 will be  
the last  
"Fridays Before  
Christmas"  
Kindle Drawing

## “QUOTE” WORTHY

“The secret of financial success is to spend what you have left after saving, instead of saving what is left after spending”  
*Anonymous*

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

A tuned engine can save 4% in gas. Proper tire inflation can save 3.3%. Every 5 miles over 60 mph you go, it costs you 24¢ more per gallon of gas.

## 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

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**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: [Brian O'Hara](#)

## Recognizing the STCU 2011 contest winners!

### \$50 for naming the newsletter

➤ Kathy Wence

### \$10 gift card for Quoteworthy

➤ Michael Richardson

➤ Kelly Hill

### Kindle Drawings

➤ Dr. Robert Corney (*ICU day at STCU*)

➤ Renee Widener (*ICU day at Metro Center*)

➤ Sherri Bussard (*1<sup>st</sup> Friday of Dec*)

➤ Velvet Bechard (*New Christmas Club member*)

➤ Aurelia Lewis (*Current Christmas Club member*)

### Jar of coins

➤ Rita O'Hara

➤ Zach Guest

### Birthday Movie Passes

➤ Denise Germino

➤ Kim Orr

➤ Beth Smith

➤ Mary Isenman

### Saturday Movie Ticket Drawing

➤ Sean T. Nesbitt

### Congratulations to all of this year's winners!

Make sure to check the newsletter every week for opportunities for you to win! STCU has all sorts of exciting things in the works for our members in 2012!

## F.Y.I.

➤ STCU offices will be open half a day on Friday Dec. 23 and Closed Monday Dec. 26 for the Christmas Holiday. Offices will also be closed Monday Jan. 2.

### ➤ S.A.L.T.

#### (Save A Little Today)

Map the most fuel efficient route for road trips by going to [www.FuelCostCalculator.com](http://www.FuelCostCalculator.com)  
(A Service of AAA)

### ➤ Ms. Cheap's Pennies for Second Harvest Jan 11

Ms. Cheap is collecting loose change to benefit *Second Harvest Food Bank of Middle Tennessee*. There are marked cans next to the tellers in the STCU office to collect donations.

## THE ANSWER

Submit your questions and receive answers from STCU staff

**Q.** What is a Birthday CD?

**A.** A Birthday CD is a reward for becoming more mature in age. Once you reach **60 years old** you are eligible to purchase a Birthday CD during your birthday month. The older you are the more it pays. We take the current interest rate and add basis points for your age. A basis point is one one-hundredth percent (1% = 100 basis points). An example is a member who turns 65 years old on Dec. 25 and purchases a Birthday CD any time during the month of Dec. **We take the current 12 months rate of 1.10% and add her birth years in basis points to this rate. In other words 1.10% plus .65 (her age) = 1.75% as the rate Tana earns for her Birthday CD.** Stop by STCU for more information. (*If you see Tana wish her a Happy Birthday!*)

## WINNERS, WINNERS!!!

**1<sup>st</sup> Friday of Dec Kindle Winner** = Sherri Bussard

**2<sup>nd</sup> Friday of Dec Kindle Winner** = Saramma George, who has been a long time STCU member!  
Congratulations!

**3<sup>rd</sup> Friday of Dec Kindle Winner** = Janet Coleman

**Saturday Movie Pass Winners** = Melody Wilkerson and Barry Howard

Be sure to check this issue for **your** birthday.

**Congratulations to all of this week's winners!**

