

# IT'S A BRIGHT NEW DAY!

For Members of St. Thomas Credit Union



## Who can join STCU?

Not everybody has access to the benefits and blessings of credit union membership. Luckily, you do if you are among the --

- ◆ Employees, volunteers and family members of the St. Thomas Medical Facility and St. Thomas Health Service.
- ◆ Employees and family members of Old Hickory Bat Co.
- ◆ Employees, students and family members of Aquinas College and the Dominican Campus.
- ◆ Employees and family of the Nashville Area Habitat for Humanity.
- ◆ Employees and family of Meridian Surgical Services.

If you haven't yet joined the credit union, sign up today! ■



## Recap of 49th Annual Meeting

We appreciate the 355 people who participated in our February 24th Annual Meeting & Elections! Each member in attendance was given a credit union tote bag, a report, a ballot and Mardi Gras beads. Members holding "specially marked" beads won \$5, \$10, \$20 and \$50 prizes!

### Election Results

We congratulate Betty Jackson and Kerry Butler! Each was elected to a 3-year term on the STCU Board of Directors.

### Report Highlights:

2008 was the year of "member convenience." To that end, we added these great services:

- ◆ Internet banking "bill pay"
- ◆ E-Statements
- ◆ Virtual Deposit
- ◆ Reloadable Gift Cards
- ◆ STCU Travel Money Cards

## STCU is your Mortgage Resource Center

Thinking about buying a home? Interested in a home improvement -- such as an addition or pool? Dreaming of a "big vacation" or new automobile? With current mortgage rates attractively low, St. Thomas Credit Union is proud to be your complete mortgage resource!

See us first for all types of mortgage loans, including:

- ◆ Second Mortgage loans (fixed rates) to ten year term
- ◆ Home Equity Line of Credit Loans
- ◆ Fixed Rate Mortgage loans
- ◆ Conventional mortgage loans with term of 5 years and up
- ◆ Loans for New Home Purchase
- ◆ Loans for Rate and Term Refinance
- ◆ Loans for cash-out Refinance (Debt consolidation or Home Improvement)
- ◆ FHA/VA

Before you go anywhere else, call or visit STCU. A member of our friendly staff is waiting to help you!



We are proud to be your full service mortgage lender! ■

## About Compromised Cards

During the past few months, STCU has contacted more than 300 of our members with a "compromised card alert." A compromise means it's possible that an unauthorized person (or persons) might have had access to your account number through:

- ◆ a legitimate merchant from whom you made a purchase
- ◆ someone posing as a legitimate representative of a merchant who might have had access to your account number -- or
- ◆ a person supposedly representing a financial institution who has requested that you update your account information.

To help you avoid fraudulent card activity and possible identity theft, **STCU will notify you by phone and by mail of any possible "compromise" on your card.** You will then be issued a new VISA account number and receive new cards within two weeks. Unless the compromise is extremely urgent (as the last one was,) we will keep your old account number open until you receive your new card; then the old number will be closed. You will need to activate your new card(s) before using.

If you have automatic charges on your account (such as internet service provider, insurance company, etc.), you will need to contact those companies and provide them with your new VISA account number.

Remember to always review your statement to verify that all charges are valid. If you have a discrepancy, follow the instructions on the back of your statement to file a dispute -- or let us know. We thank all of our members for your understanding and cooperation. ■

◆ A new ATM for Metro Center members, as well as a "mini-branch" opened one day a week.

Plus, we moved the medical Building Office from the 5th floor to the ground floor, with the addition of a night drop and a 10 min. parking space.

Credit Union assets, reserves and member savings increased in 2008.

STCU is proud of the past 49 years of service to our members, and look forward to 2009, our 50th year! ■





## LOCATIONS

### STCU Main Office:

99 White Bridge Rd., St. 201  
Nashville, TN 37205  
Phone: (615) 292-7828  
FAX: (615) 463-2741

### Main office Hours:

Mon., Tue., Thur.:  
7:30AM - 4:00PM

Wed.: 8:30AM - 4:00 PM  
Fri.: 7:30AM - 4:30 PM

### Campus Branch:

Medical Plaza West, St. G10  
4230 Harding Rd.  
Nashville, TN 37205  
(615) 292-7828  
FAX: (615) 292-3397

### Branch Office Hours:

Mon. - Fri. 7:00AM - 3:30 PM  
Wednesday: 9:00AM - 3:30 PM

### Metro Center Mini-Branch:

501 Great Circle Rd.  
Nashville, TN 37228  
(615) 222-7556  
FAX: (615) 292-3397

### Designated Legal Representative

Mary Coleman (for STCU)  
99 White Bridge Rd., St. 201  
Nashville, TN 37205  
Phone: 615-292-7828  
FAX: 615-463-2741  
mary.coleman@stthomascu.org

Visit STCU on Facebook!  
We are listed as  
St. Thomas CU.  
Join our site and fellow  
credit union members for  
information and fun!

## Win \$100 CASH!

Submit a name for the ATM in  
the Aquinas Student Center by  
April 30, 2009. Get a hundred  
bucks if your name is chosen.  
Fax, email or mail your sub-  
mission to STCU.

(See Directory.)



## HOLIDAYS

(Both offices closed)

◆ Mon., May 25th  
Memorial Day

◆ Fri., July 3rd  
for Indep. Day



ST. THOMAS CREDIT UNION  
Big enough to serve you...  
Small enough to know you!



## PHONE SERVICE

English/Español

### To Reach STCU Staff:

Call: **292-STAT(7828)**

Phone

Ext.: Title & Email Address

**110** - Member Service Rep.  
Cassandra.Dixon@stthomascu.org

**113** - EFT/IT Specialist  
Suzanne.Guest@stthomascu.org

**115** - Assistant Manager  
Chloe.Nguyen@stthomascu.org

**116** - Manager  
Mary.Coleman@stthomascu.org

**117** - Compliance Specialist  
Tana.Little@stthomascu.org

**119** - Mbr. Serv. Rep & Acct. Asst.  
Binh.Pham@stthomascu.org

(Campus Branch)

**210** - Member Service Rep.  
Sharon.Gentry@stthomascu.org

**211** - Branch Manager  
Will.Dunn@stthomascu.org



## WE THE PEOPLE

Q & A

Got a question you'd like us to answer in a future issue?  
Send it to: [postmaster@stthomascu.org](mailto:postmaster@stthomascu.org)

**Q:** How can I pay my St. Thomas VISA card bill online?

**A:** Round-the-clock access to your VISA account is a great member benefit! Go to [www.stthomascu.org](http://www.stthomascu.org). Click on the VISA icon and sign up for access. Make a monthly payment, pay your entire bill or set up recurring payments -- quickly and easily! ■

## Credit Union Stabilization

On January 28, 2009, our insurer -- the National Credit Union Assoc. (NCUA) acted to stabilize certain **corporate credit unions** who were under stress due to dislocations in the mortgage market. (Please understand STCU is NOT a corporate credit union and therefore is NOT under this stress.) However, current economic conditions have the corporate c.u. system facing a loss of \$5 billion (as estimated by the NCUA.) Funds needed for infusion of capital into the corporate c.u. system and provide guarantees come from the National Credit Union Share Insurance Fund (NCUSIF,) not the federal government. To strengthen the NCUSIF, the NCUA requires all federally insured credit unions (such as STCU) to pay a special premium assessment. STCU will provide approximately \$125,000 in additional funds to the NCUSIF, and this amount will be recorded as an expense on our books during the 1st quarter of 2009. No taxpayer funds are being used. Again, we are "people helping people."

Please understand STCU remains strong and well capitalized. In Dec. 2008, our capital level stood at 14.77% -- twice the industry standard of a "well capitalized" credit union; and even with the assessment, we continue to be well capitalized. Your deposits continue to be insured by the NCUSIF and are backed by the full faith and credit of the U.S. Government up to at least \$250,000 per account. Further, STCU has money to lend! As always, we are here to serve your complete financial needs!

(Visit [www.stthomascu.org](http://www.stthomascu.org) for more on Credit Union Stabilization.) ■



© 04//09 **LNDSHRK** Communications • [karensark@aol.com](mailto:karensark@aol.com)

