

Designated Legal Representative:

Mary Z. Coleman (Manager)

99 White Bridge Road, Suite 201 Nashville, TN 37205

Phone: 615-292-7828 ext. 116 | Fax: 615-463-2741

Mary.Coleman@StThomasCU.org

Main Office

99 White Bridge Road, Suite 201

Nashville, TN 37205

Phone: 615-292-7828

Fax: 615-463-2471

HOURS:

Mon Tues & Thurs:

7:30AM - 4:00PM

Wed: 9:00AM - 4:00PM

Friday: 7:30AM - 4:30PM

Branch Office

4230 Harding Road, Suite G10

Nashville, TN 37205

Phone: 615-292-7828

Fax: 615-292-3397

HOURS:

Mon Tues Thurs & Fri

7:00AM - 3:30PM

Wed: 9:30AM - 3:30PM

For More Info Visit Our Website: www.StThomasCU.org

To Report a Lost/Stolen:

VISA Credit Card: 800-991-4964 | VISA Check/ATM Card: 800-472-3272

To Order Free Credit Report

Visit: www.annualcreditreport.com (fill out online request form)

Write To: Annual Credit Report Request Service (print online request form and mail it)

P.O. Box 1105281

Atlanta, GA 30348-5281

Phone: 877-322-8228 (place order by phone)

To Report Theft of Your Personal ID Info:

Equifax (www.equifax.com)

Order Report: 800-685-1111

Report Fraud: 800-525-6285

Hearing Impaired: 800-255-0056

Opt Out of Credit Solicitations:

888-567-8688 (#2)

Experian (www.experian.com)

Order Report: 888-397-3472

Report Fraud: 888-397-3472

Opt Out of Credit Solicitations:

800-353-0809

TransUnion (www.transunion.com)

Order Report: 800-888-4213

Report Fraud: 800-680-7289

Opt Out of Credit Solicitations: 800-241-2858

Do Not Call Registry

(www.donotcall.gov)

Tennessee: 877-872-7030

National: 888-382-1222

To Report Fraudulent Internet Crimes

www.ic3.gov

To Report Spam E-Mail

www.uce@ftc.gov

St Thomas Credit Union Owner's Manual



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

Phone Services

STAT Line! Our 24-Hour Touch Tone Service at the Tips of Your Fingers!

- Call 292-STAT (292-7828), Press 5
- Have your account number (including the last 3 digits) and your PIN handy
- Available features that you can do on STAT Line are:
 - ✓ Access Account Information
 - ✓ Transfer Funds
 - ✓ Reorder Checks
 - ✓ Access Cleared Checks, Electronic Funds Transfer (EFTs), & Withdrawals

Call us at (615) 292-7828 to:

- Talk with our member representative concerning any inquiries (normal business hours).
- Report a lost or stolen VISA credit card (available 24/7)
- Retrieve general information

Refer to the back of the Owner's Manual for More Contact Information.

Miscellaneous Services

Other perks that STCU provide for our owners:

- Discount Movie Tickets for Carmike & Regal Cinemas
- VISA Gift Cards
- VISA Reloadable Cards
- VISA Travel Cards
- Wire Transfers
- Money Orders
- Online Banking Products
 - ✓ Bill Pay
 - ✓ Online Deposits
 - ✓ E-Statements
 - ✓ Mobile Money
 - ✓ My Money
- VISA Online Banking
- Audio Phone STAT-Line
- Online Educational Financial Products
 - ➔ Anytime Advisor Coaches Course
 - ✓ Checking Accounts
 - ✓ Identity Theft
 - ✓ Used Car Buying
 - ✓ Couples and Money
 - ✓ Credit Management
 - ✓ New Car Buying
 - ✓ Home Buying
- ✓ Practical Money Skills
- ✓ Auto Pricing
- Financial Counseling
- Notary Service

What Makes a Credit Union Unique?

1. **As a credit union, STCU is an association of owners working together for our mutual financial good!**
2. **Volunteers from within us ... serves us!** Our STCU board of directors is nominated and elected from within our general ownership. Board committee members (elected at our Annual Meeting) also come from within our ownership. Each person volunteers their time to represent our owners' best interests in all STCU decision-making. (It is all about the OWNERS!)
3. **Once a year, STCU has an Annual Meeting.** Owners receive reports on the state of STCU and get to vote in the board elections.
4. **A credit union is classified as a "not for profit" tax-exempt organization.** After we pay normal operating expenses and set aside funds for prudent reserves, STCU returns profits to owners via:
 - competitively higher savings and investment dividends
 - lower rates on loans and fees – and improved services

Who Can Join St Thomas Credit Union?

Anyone who is associated in any of the following ways:

1. You are an employee, student, or volunteer of the selected employee group (SEG) below.
2. You are an immediate family member (spouse, parent, or dependent child) of the selected employee group (SEG) below.

Review Our Growing Family that is Expanding!

St Thomas Hospital	Old Hickory Bat Company	Habitat for Humanities
St Thomas Health Services	Action Nissan	Meridian Surgical Partners
St Thomas Health Clinic	Aquinas College	Vine Street Christian Church
Monarch Mortgage	Hickman County Hospital	Watkins Institute
Belle Meade Dermatology		

3 Simple Steps in Signing Up

1. Complete an STCU Ownership Application
2. Pay a one-time ownership fee of \$1.00 at account opening.
3. Bring in your driver's license and/or any other government issued I.D. upon registration.

Note: Full ownership benefits will be available to you when you reach \$25.00 in your Shares (Savings) Account, which must remain in the account at all times.

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Fee Charges (continued)

Effective August 1 st , 2008	
	Fee Charges
Check Cashing For Members (Payroll Checks)	\$5 per item
- no direct deposit	
- share accounts only	
Returned Deposit Item	\$15
Loan/Visa Payment Returned for Insufficient Fund (NSF)	\$27
Draft/ACH Item Returned For Insufficient Fund (NSF)	\$27
Paid Overdraft Item (Draft / ACH / POS / ATM)	\$27
Paid Draft/Electronic Items - Manual Posting	\$5 per item
Overdraft (LOC) Transfer Fee- Automatic	\$5
Overdraft (LOC) Transfer Fee - Manual	\$5
Negative account fee (per day)	\$1
Returned Deposit Item Drawn On Accounts	\$25
Stop Payment Request	\$25
*Incorrect Address Fee (per returned mail)	\$5
Copy of Draft - Mailed / Picked Up / Faxed	\$5
Statement Copies - Quarterly/Monthly	\$1 per page
Printout of Current Activities	\$1 per page
Research Time	\$25 per hour
Faxing Documents Brought In	\$3 per fax
Levy/Garnishment Processing	\$25
ATM Card Issue (with Saving Account Only)	\$5
ATM/Debit Card Reorder	\$10
ATM/Debit Card Repin (after 1 free)	\$5
ATM/Debit Card Rush Order	\$40
ATM/Debit Card Sales Draft Receipt Copy	\$5 per draft copy
Excessive ATM Usage Fee	0.75 each after 6 free per month
First Mortgage Loan Application Fee	\$250
Home Equity Loan Application Fee	\$150
Open-End Loan Application Fee (Regular / VISA)	\$25
Close-End Loan Application Fee (Helping Hand Loan)	\$20 per loan (increase to 4 per year)
Gap Insurance	\$275 - \$375
Payment Coupon Replacement Fee	\$10
IRA Maintenance Fee	\$3 per Quarter
Temporary Checks	\$5 for 8 checks
Visa Credit Card High Balance Fee	\$25
Visa Credit Card Late Fee	\$25
Written Verification of Deposit Fee	\$10

Fee Charges

Effective August 1st, 2008

	Fee Charges
Assumed Days/Annum	365
Statement Cycle	Monthly/Quarterly
Minimum Savings Balance	\$25
Saving Account Below Required Minimum (during month)	\$3 per month
Stat-Line Access	No Charge
Online Banking Access	No Charge
E-Statement	No Charge
Pay It (Bill Pay) Only	\$5.95 per month
Pay It (Bill Pay) with E-statement and used once a month	No Charge
Closing Membership Open Less Than 180 Days	\$25
Account Reopen Fee (within 90 days of closing)	\$25
Christmas Club Early Withdrawal (1 allowed per year)	\$15
Christmas Club Early Closing	\$15
Vacation / Rainy Day Withdrawals/Closing	\$25 (3 withdrawals free per year)
Excessive Share Withdrawal Fee (After 1st Free)	\$3
Share Withdrawal By Check (Payable to 3rd Party)	\$3
Share Draft Printing Charge	Varies with style of check
Dormant Account Fee	\$5 per month
Dormant account is a regular share account with: - no deposits/withdrawals for twelve (12) months - no other credit union savings or loan services - balance under \$50 - members under 24 years of age are excluded	
Cash Advance - Foreign Visa Credit Card	010 - 100 \$5 101 - 500 \$7 over 501 \$10
Foreign Item Deposit	\$10 per check
Wire Transfer - International	Market rate + \$10
Wire Transfer - Outgoing	\$20
Wire Transfer - Incoming	No charge
Visa Gift Card (Maximum Limit \$500)	\$3
Visa Gift Card (Reloadable)	\$5.95
Visa Travel Money Cards (Reloadable)	\$7.95
Money Order	\$1
Certified Check Fee	\$3

Savings Programs

Share (Savings) Account

- Share (Savings) account is your ticket to being an owner of the credit union.
- Ownership is for life – as long as you maintain a \$25.00 minimum balance.
- A \$25.00 minimum balance in your share account is the key to access all of the products we provide to our owners.
- A minimum balance of \$100.00 is required to earn interest.
- Share (Saving) account offers tiered interest rates, which means as your money grows in this share account so does your dividend rate.
- Dr. Cash ATM Card is available.
- 1 withdrawal per month with no fee charge.
- Interest is compounded and credited to your account quarterly.

Vacation Account/Rainy Day Account

- A \$10.00 minimum balance needs to be maintained to keep this account open.
- No term limit.
- 3 withdrawals or transfers per year with no fee charge.
- Dividends are compounded and credited to your account quarterly.

Money Market Account

- A minimum balance of \$5,000.00 needs to be maintained each day to obtain the disclosed annual percentage yield (APY), and for it to be an interest-earning account.
- 6 free withdrawals or transfers per month with no fee charge.
- Dividends are compounded and credited to your account monthly.

For each saving product above, dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.

The annual percentage yield (APY) and dividend rate may change every dividend period as determined by the credit union Board of Directors. If you close your account before dividends are paid, you will not receive the accrued dividends.

Refer to Fee Charges on Page 12 & 13 for other applicable fees pertaining to accounts.



Your savings are federally insured to at least \$250,000.00 and backed by the full faith and credit of the United States Government.

Share Draft (Checking) Programs

Share Draft (Checking) Account

- An initial deposit of \$100.00 to open up account or waive if you sign up for direct deposit.
- Share Draft (Checking) account is an interest-earning account.
- Maintain a minimum balance of \$1,000.00 to earn interest
- Pay no monthly fee
- Carbonless duplicate checks available
- Visa Check Card is available
 - ✓ Allows you to make purchases using it as a credit or debit transaction (no fee charge to take extra money while making your purchase)
 - ✓ Allows you to make cash withdrawals at any STCU ATM machines including any



machine (free of charge)

- 3 options of Overdraft Protection Available:
 - ✓ Transfer from Share Savings
 - ✓ Transfer from Line of Credit (LOC) (need to apply to set up)
 - ✓ Courtesy Pay (need to opt-in to activate)
- Direct Deposit
 - ✓ Your paycheck will be deposited securely and expediently if you sign up for this feature.
- Prime Time Account
 - ✓ Members who have reached 60 years of age are eligible for no fee checking, free ATM usage and unlimited free share account withdrawals.

Note: Share Draft (Checking) accounts are run through a check verification system.

E-Z Account

- An initial deposit of \$100.00 to open or waive if you sign up for direct deposit
- No minimum balance required
- Pay no monthly fee
- No checks available but can purchase money orders and certified checks.
- Dr. Cash ATM Card available
 - ✓ Allow 6 free transactions in a month which includes balance inquiries, transfers, and withdrawal.
 - ✓ Allows you to make cash withdrawals at any STCU ATM machines including any



machine (free of charge)

- Direct Deposit
 - ✓ Your paycheck will be deposited securely and expediently if you sign up for this feature.
- Prime Time Account
 - ✓ Members who have reached 60 years of age are eligible free ATM usage and unlimited free share account withdrawals.

Refer to Fee Charges on Page 12 & 13 for other applicable fees pertaining to accounts.



Your savings are federally insured to at least \$250,000.00 and backed by the full faith and credit of the United States Government.

Worldwide Website

Visit STCU Online at: www.stthomascu.org

This website can answer most of your questions about services, loans, current rates, and much more!

- Access Online Banking
 - ✓ Check Balance
 - ✓ Transfer Money (within STCU Accounts)
 - ✓ Make Loan Payments
 - ✓ Pay Bills using Bill "Pay It" Product
 - ✓ Make Deposits using "E-Deposit It" Product
 - ✓ Receive E-Statements by E-mail
 - ✓ Have Questions? E-Mail is an Option
- Order Checks
- Shop for Your Next Vehicle
- Use the Online Calculator
- General Information/Hours of Operation
- Current Rates and Fees
- Access Membership & Loan Applications

Note: Membership Application must be submitted personally to either STCU Offices. Loan Applications may be dropped off at either STCU Office or faxed to: Main Office – (615) 463-2741 or Branch Office – (615) 292-3397

- Access VISA Credit Card Banking
 - ✓ www.ezcardinfo.com (Click on VISA Logo)
 - ✓ Check Balance
 - ✓ Make Payments from STCU and/or Foreign Accounts
 - ✓ Set Up Recurring Payments
 - ✓ Receive Statements Online
- Access Anytime Advisor (Educational Courses)
 - ✓ Educate Yourself to Financial Success
 - ✓ 10 to 20 Minute Educational Courses on the Following Topics:
 - Checking Accounts
 - Credit Management
 - Identity Theft
 - New Car Buying
 - Used Car Buying
 - Home Buying
 - Couples and Money
- Access Practical Money Skills

Keep yourself updated by periodically checking our website for news and special offerings!

Auto Sales and Assistance Programs

Don't know where to begin when it's time to shop for that new or used vehicle? Needing sound advice, but don't know who to trust? Don't know who to finance the loan with? Don't have the time to do the leg work?

STCU is here to assist you! We have a personal assistant on staff to help you in finding a vehicle, give you sound advice, and finance the vehicle at an affordable budget!

Contact Jim Clendening at 615-292-7828 ext. 213

For general questions, we have trained staff who can assist you on finding a fair price for your trade in, finding out the value of a vehicle, and getting pre-approved for a loan.

If you are having a crisis and needing a vehicle immediately, but STCU isn't available due to hours of operation, please visit our website www.stthomascu.org and click on "Buying A Vehicle!" This feature will help you assist on finding the right vehicle at the right price!

STCU Makes Financing Stress Free!

- Allows You to Choose Your Payment Date
- Offers Payroll Deduction
- ACH Payments (An automatic draft from another financial institution you bank)
- Pre-Authorized Withdrawals (from any existing STCU Accounts)
- Offers Loan Coupon Booklets

STCU Provides Insurance to Secure You and Your Vehicle! Ask About the Following Products:

- Nationwide Monthly Auto Pay Plan
- Automobile Gap Insurance
- American Family Cancer & Intensive Car Coverage
- CUNA Mutual Insurance Products

To Make Shopping Easier, STCU Recommends the Following Auto Dealerships:

Action Nissan	Crest Honda	Alexander Toyota
Nelson Mazda	Enterprise	Southeast Automotive

ATM Services

STCU offers automated teller machines conveniently located on the premises of St Thomas Hospital and other locations, including Baptist Hospital and Vanderbilt Hospital.

Dr. Cash ATM Cards are issued for those who have a Share or E-Z Account. Dr. Cash ATM Cards may be used to withdraw cash from any ATMs listed below with no fee charge.

VISA Check Cards are issued for those who have a Share Draft Account. VISA Check Cards may be used to withdraw from any ATMs or make purchases at any stores.

Note: Share (Savings) account offers 6 free transactions in a month which includes balance inquiries, transfers, and withdrawals. Share Draft (Checking) account has unlimited transactions in a month.

Need Full Service? Visit Dr. Cash!

- Located across the sky bridge by the S & E Building elevators
- Deposit to STCU accounts
- Make withdrawals
- Tuesday thru Thursday up to \$500.00 per 24 hr cycle
- Friday thru Monday up to \$500.00 over the weekend
- Transfer funds between savings and checking accounts.
- Send print materials to the credit union (such as loan applications, VISA applications, change of address, and etc)
- Make payments to VISA Credit Card and loans.
- Envelopes are provided at the Dr. Cash machine.

Note:

- ✓ Non-credit union transactions/withdrawals will carry a surcharge
- ✓ Members are charged an STCU fee plus a surcharge fee to access STCU funds from "foreign" ATMs

Just Need Cash? Visit Cash 'N Dash ATMs!

- Near Plaza Pharmacy (located in front of Subway, 2nd Floor in the West Plaza)
- Family Waiting Room, (located on the 1st Floor)
- Hospital Cafeteria
- Aquinas Campus
- Other locations to be announced

Needing Cash Off Campus? Visit the Following Locations!

- Baptist Hospital Credit Union ATM machines
 - ✓ Allow withdrawals (no fee charge)
 - ✓ Allow balance inquiries
 - ✓ Deposits are accepted at any Baptist Hospital Credit Union office
- Vanderbilt University Credit Union ATM machines
 - ✓ Allow withdrawals (no fee charge)
 - ✓ Allow balance inquiries



- (no fee charge)

Refer to Fee Charges on Page 12 & 13 for other applicable fees pertaining to card usage.

Investment Programs

Certificate of Deposits (CDs)

- Minimum Deposit is \$5,000.00 for a period of 6, 12, 24 months
- Fixed Interest Rate
- Dividends is posted at maturity

Birthday Certificate of Deposits (CDs)

- Minimum Deposit is \$5,000.00 for a period of 12 months
- Available for individuals 60 years of age or older
- Better interest rate
- Dividends is posted at maturity

Offer 2 Styles of Individual Retirement Accounts (IRAs):

- **Certificate Account**
 - ✓ Minimum Balance is \$2,000.00
 - ✓ Invested for 12, 18, 30, 36 months
 - ✓ Dividends are posted at maturity.
- **Accumulative**
 - ✓ Open with \$25.00
 - ✓ Account is subject to interest rate changes and has no maturity
 - ✓ Dividends are compounded and posted quarterly
- **Traditional IRA**
 - ✓ Choose this IRA if you want a tax deduction now or expect to be in a lower tax bracket when you retire
- **Roth IRA**
 - ✓ Chose this IRA if you don't need a tax break now
 - ✓ Available for individuals who are currently employed
- **Coverdell Educational Savings Account (Coverdell ESA)**
 - ✓ Save for a wide range of educational expenses
 - ✓ Provides security for your children's education or support your dream to further educate yourself!

Lending Programs

Owner's who have the minimum balance of \$25.00 in the Savings (Shares) Account may apply for a variety of low-interest loans.

We make every effort to review loans daily. You can expedite the approval of your loan by reading all instructions and making sure your application is complete and attached with a current pay stub.

(Applications are Subject to Credit Approval.)

STCU offers Share Secured loans. Use Savings as collateral to get a lower interest rate!

Vehicle Loans.

- Offer low-interest loans for new and used vehicle
- Need assistance? See Page 10 before shopping.

Fixture Filing Loans (UCC1)

- For appliances, lawnmowers, furniture, electronics, etc.

Second Mortgage Loans

- Add on to present home—carport, patio, new roof, pay bills, etc.
- Fixed term
- Fixed rate
- Closed-End loan

Home Equity Loans (HELOC).

- Use for debt consolidation, tuition, etc.
- Line of Credit up to \$75,000.00.
- 5 to 10 year term
- Fixed rate.
- Interest may be tax deductible. (Consult with your tax advisor.)
- Open-End loan

First Mortgage Loans

- New or refinanced.
- Interest rate based on market.

Personal Loans.

- Use for debt consolidation, car repairs, tuition, medical bills, moving expenses, wedding expenses, etc.

Overdraft Protection Loan (LOC).

- Line of credit is established to take care of share drafts (checks) if fund is not available in your account when presented for payment.

Short Term Advance.

- 30, 60, or 90 day single payment loan.

Helping Hand Loans.

- Available as a "last resort" to rebuild/establish credit or assist with emergency
- Loan must be repaid in full before another advance is made

Christmas Loans.

- Available from October 1st through January 31st
- Loan must be repaid in a 12 month period

Vacation Loans.

- Available April 15th through September 15th
- Loan must be repaid in a 12 month period

Please contact a staff member for more detailed information.