

St. John's Credit Union



This Entire Newsletter Contains Information For A Healthier Financial 2011

Start the New Year off right and give yourself a financial checkup. Update your account information such as phone numbers and beneficiaries. Protect your information by utilizing electronic statements and sign up for Home Banking and Bill Pay.

Home Banking

The Home Banking product allows account access to view history and transfer funds between accounts or even apply for a loan. Information such as: rate information, products and services, financial calculators and identity theft is all at your fingertips. Helpful links include ATM locator, Check ordering and NADA guide. If you haven't signed up yet, go to www.stjohnsecu.org and click on the online sign up form.

E-Statements

Sign up for E-statements through our Home Banking site (www.stjohnsecu.org). E-Statements are the safest way to receive your account statements and to store them for future needs.

Bill Pay

Bill Pay is accessed through the Home Banking site at www.stjohnsecu.org, to sign up for bill pay you must have a checking account and be logged in the Home Banking system and click on the Pay Bills button. You can set up one time bills or recurring payments from your checking account for a monthly access fee of \$4.85 without E-Statements or \$3.49 with E-Statements. Ten transactions are included in the monthly fee; each additional transaction is \$.49.

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Springfield, MO 65808
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800-711-0676
Audio Response
820-2915
86-MYDIAL24
www.stjohnsecu.org

ATM Locations

Springfield
1444 E. Sunshine
1235 E. Cherokee
3237 S. National

Lebanon
100 Hospital Drive

Joplin
2727 McClelland Blvd

Vehicle Interest Rates

New	4 yrs	4.99%
	5 yrs	5.25%
	6 yrs	5.75%

**Used Starting at
5.50% for 5 yrs**
**.25% Discounts Still Apply
For Services Used**



Update Your Account Card

The first of the year is a good time to update Account Cards and verify account owners and beneficiaries. Account ownership can be individual or joint. If the account is an individual account it is very important to list a Payable on Death Beneficiary, this ensures the account will be paid directly to the beneficiary you have designated and avoids Probate Court. Joint accounts are Joint With Rights Of Survivorship, meaning the funds are held jointly. In all cases we recommend listing a Payable on Death Beneficiary. Contact us if you would like us to send you a new Membership Account card to update your account.

Ease Financial Holiday Stress

Opening a Christmas account is the easiest way to save for the holidays. All you have to do is call us and we will open one for you. Deposits can be made through direct deposit, payroll deduction, automatic transfer or in person. When you're ready to shop the funds can be transferred to your checking account or we can mail you a check, it's that easy!

Check Your Loan Interest Rates

If you have loans at other financial institutions - call us!!!! We may be able to reduce the rate you are currently paying and start saving you money. If you have high interest rate credit cards, look at transferring the balance to our VISA at 13.5% or, if you have equity in your home or autos, now may be the time to look at a Home Equity loan or refinancing the autos at a much lower rate and paying off your other credit cards.

Fact Act- Free Credit Report

Under the FACT ACT amendments to the Fair Credit Reporting Act you are entitled to one free credit report disclosure in a 12 month period.

To request your free annual report, contact Central Source online at www.annualcreditreport.com. You can also call toll free at (877)-factact or by using the mail request form available at the Central Source web site. Once you receive your credit report, view it for inaccurate information. If incorrect information is found, report the inaccuracy immediately to the agency. They must promptly investigate the matter and either fix the error or delete it.

Delete outdated information. In general, negative information that is more than 7 years old must be removed, 10 years for bankruptcies. Look for old credit lines or expired credit cards you have forgotten about and have them cancelled. Having a clean credit report is vital. Negative information could lower your credit score and result in higher interest rates with lenders.