



**ST. BERNADETTE CREDIT UNION**  
4343 Telegraph Rd. St. Louis 63129



**Winter Newsletter January 2012**

**Happy New Year!**

**We're Here to Serve You:**

Mon.Tues.Thurs. 9 a.m.-5:30 p.m. Wed. & Fri. 9 a.m.-6 p.m.

Sat. 9 a.m.-Noon, Office: 314-892-6325, Fax: 314-892-3580

E-mail: [stbcu@sbcglobal.net](mailto:stbcu@sbcglobal.net) Website: [www.stbcu.org](http://www.stbcu.org)

**OUR FIELD OF MEMBERSHIP NOW INCLUDES ALL OF ST.  
LOUIS COUNTY!**

Tell Your Friends and Family! ***Anyone who lives or works in St. Louis County***, along with immediate relatives of current members, can now become members of St. Bernadette Credit Union and enjoy Fast, ***Personal*** Service that the big Banks can't offer...Free Checking (No Minimum Balance), Savings, Free Home CU (Banking from Home), Free Bill Pay, Free Text Banking, Great Rates on Car Loans, Gap Insurance, and Home Equity Loans!

**NEW HEALTH AND LIFE INSURANCE SERVICES** Your Credit Union has partnered with Senior Specialists Network, LLC to provide Comprehensive Health and Life Insurance Services for All Our Members. Members who are going to qualify for Medicare this year can call Tim Hoft at 314-330-7593 to find out about the several options available to them. There are Free Options Better Than basic Medicare! Senior Specialists also offer Life Insurance to members of all ages and Long Term Care Insurance. If you have questions about how much or what kind of life insurance is right for you, please call Tim Hoft at 314-330-7593 or Peter Erbe at 314-892-6325.

**HOME EQUITY LOANS! *Interest rates are at their lowest in over 40 years!***

You can use the equity in your home to finance that much needed home improvement, refinance an existing mortgage, or consolidate current debt.

\*Fixed rates on these loans are 4% for up to 15 years. For more information, please give us a call at 314-892-6325

\*New loans only, Based on a credit score of 700 or better

## *Thank You!*

to all our members who donated coats for our Warner's Warm Up collection. Thanks to your generosity, St. Bernadette Credit Union collected 41 coats! 3,000 coats total, were collected by St. Louis Area Credit Unions! Your efforts to help the less fortunate in the St. Louis Area are Greatly Appreciated!

### **Mark Your Calendar to attend OUR ANNUAL MEETING!**

Our annual meeting will be at **Andre's** on Telegraph, Thursday, March 8<sup>th</sup> at 6 p.m. It's a great way to have fun with friends and contribute your ideas on how to improve Your Credit Union's services. We will have a delicious buffet dinner, and tickets for members are only \$5.00. You can make reservations at our office or by calling 314-892-6325.

### *Please consider volunteering.* **We need volunteers to serve on the Board of Directors and Supervisory Committee.**

Our Board of Directors meets once a month for 1-2 hours to discuss credit union operations and plan ways to improve services. The Supervisory Committee meets once every 3 months for about 2 hours to review credit union operations for the previous quarter. Neither position requires specific experience, just a desire to help *your* credit union grow and prosper. If you would like to volunteer or want more information about either position, please call our office at 314-892-6325 *BEFORE* the annual meeting. Thank you for your consideration!



**PLEASE NOTE that Your Credit Union will be CLOSED on the following Federal Holidays: Monday, January 16 for Martin Luther King Day & Monday, February 20<sup>TH</sup> for President's Day.**

