

Financial Facts

25 Shaffer Park Drive
170 S. Washington Street
Tiffin, OH 44883

419-448-0191
419-448-5553

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Have You Been Jilted By Your Credit Card Company?

This past spring, the Credit Card Accountability Responsibility and Disclosure (CARD) Act was signed into law, affecting all credit card issuers, including Tiffin St. Joseph Federal Credit Union.

The difference between TSJFCU and other "financial organizations" is that while the CARD Act was being implemented into law "others" chose to raise the interest rates on their credit cards while TSJFCU chose to maintain the fixed rate of 12.95%!

Are you paying a higher interest rate on a competitor's credit card? They aren't very competitive if their rate is higher than 12.95% fixed! We can help you break off the relationship you have with that "other" credit card company. Stop by one of our convenient locations and fill out a credit card application. In most cases you will have your answer that same day.



Wait there are more reasons to open a TSJFCU Visa credit card today: You can pay your Visa credit card in person at one of our convenient locations. Our card can be paid online or over the phone. You can have access by the internet to your account. Again a low fixed rate of 12.95%, last but not least; friendly, fast service!

What are you waiting for? Did we mention it's 12.95% fixed?

WANTED

YOUR E-MAIL ADDRESS

So that you can have the latest updates, newest promotions and best specials, we would like to get your e-mail address. If you have an e-mail address that you would like to share with us, simply contact one of our Member Service Representatives!

As always we care about your privacy and will not share your e-mail address with anyone outside of our offices and it will only be used for professional business purposes.

A Quarterly Publication of Tiffin St. Joseph Federal Credit Union



Space

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At Tiffin St. Joseph Federal Credit Union we would like to help you our Business Members.

We take pride in our community and want to help our neighbors; friends and members promote their businesses in these tough economic times. We are offering you a chance to display your name, product and/or business information in our "Area Business Spotlight" located in the lobbies of 25 Shaffer Park Drive and 170 S. Washington Street, Tiffin locations. We will provide the space and table for your display for two weeks. You supply the signage, product and/or product information for two weeks. Please keep all materials and displays professional looking.

If this is an opportunity you would like to take advantage of, please call Traci at 419-448-5553 ext. 5007 to set up your display time.

We look forward to getting to know more about you and your business!

Getting To Know Us

We are your friends, neighbors, relatives and more...

Let's meet Julie Yoder. Julie has been with Tiffin St. Joseph Federal Credit Union for about 6 years. Her office is located at 25 Shaffer Park Drive in Tiffin. Julie is our Teller Supervisor and also oversees the Member Service Representatives, who we will meet later.

Julie is a 1992 graduate of Tiffin University and has a Bachelors Degree in Accounting and Computer Systems.

Julie and her family are members of First Christian Church in Tiffin, where she is a Sunday School Teacher for the Primary Kids Class, sings in the Senior Choir and is also the Assistant Treasurer for the church.

Julie is married to James Yoder and they have four children, Samantha 14, Alisha 12, Emily 10 and Caleb 7. Their hobbies are golfing and camping together.



A Prayer In Spring

Oh, give us pleasure in the flowers today;
And give us not to think so far away
As the uncertain harvest; keep us here
All simply in the springing of the year.

Oh, give us pleasure in the orchard white,
Like nothing else by day, like ghosts by night;
And make us happy in the happy bees,
The swarm dilating round the perfect trees.

And make us happy in the darting bird
That suddenly above the bees is heard,
The meteor that thrusts in with needle bill,
And off a blossom in mid air stands still.

For this is love and nothing else is love,
The which it is reserved for God above
To sanctify to what far ends He will,
But which it only needs that we fulfill.

Robert Frost

Next we have Janet Arnold. Janet has been with Tiffin St. Joseph Federal Credit Union for over 11 years. Altogether she has 21 years of financial experience. In her financial career Janet has had several positions which include Teller, Head Teller and Member Service Representative.

Janet and her husband Ken are members of St. Mary's Parish in Tiffin.

Her hobby is walking.

Janet and Ken have two beautiful daughters Michelle and Kelly.



Let's meet Laura Barnett.

Laura has been with Tiffin St. Joseph Federal Credit Union for three years. During those three years Laura has been a Teller, Head Teller, and currently holds the position of Member Service Representative.

When she is not at work, Laura is very active in the community. She volunteers her time for Relay for Life, the Humane Society and St. Francis.

In her spare time Laura's hobbies are spending time with her two children Eli and Grace and working out at the gym.

Laura's office is located at 170 S. Washington Street in Tiffin and you can reach her by calling 419-448-5553 ext. 5005.



Thanks to Julie, Janet and Laura for allowing us to get to know a little more about them both in their professional and personal lives.

Cash for Appliances

Effective March 26, 2010, the State of Ohio will implement a rebate program that will help residents replace older, inefficient appliances with new Energy Star qualified and ultra-efficient models.

To qualify, only appliances that replace an existing appliance are eligible for the rebate.

Ohio has a total funding of \$11,020,000 for the rebate program, so don't wait when the money runs out the program ends!

Eligible Products Include:

Refrigerators	\$100
Clothes Washers	\$150
Dishwashers	\$100
Gas Storage Water Heaters	\$100
Electric Pump Water Heaters	\$250

Tiffin St. Joseph Federal Credit Union can help you purchase the new appliances you want or need. We have a variety of loan products to suit your needs.

- ~Visa Credit Card
- ~Home Equity Line of Credit/Loan
- ~Share Secured Loan
- ~Unsecured Loan

For more information visit
www.energysavers.gov

National Credit Union Youth Week

April 18 – 24, 2010

Open a Trailblazers Kids Club
Account and get a FREE piggy bank!

Ages 0 to 12
Membership Required

Get our youth on the path to saving!

Visa Gift Cards

April showers bring.....

*Birthdays
Baby Showers
Anniversaries
Bridal Showers
Weddings
Graduations & More*

At Tiffin St. Joseph Federal Credit Union we have the perfect gift for any occasion! Get a Visa gift card in any amount from \$10 to \$500.

You can pick up your gift card from either of our convenient locations.

You can be sure that your gift will not be returned!



Stop buzzing around to make all your payments!

Make one payment with an unsecured loan from

Tiffin St. Joseph Federal Credit Union.



*Example: \$5,000 for 24 months with a loan fee of \$50 = \$226.16 per month with a finance charge of \$377.51. APR 7.975%. Terms & conditions apply. Membership is required.
Excludes life and disability insurance

**Call Shellie 419-448-5553 ext. 5006
Call Vickie 419-448-0191 ext. 2011
Call Jon 419-448-0191 ext. 2003**