

Our Services:

FINANCIAL SECURITY

Every dollar you invest in the St. Joseph Teachers' Credit Union (up to \$250,000) is fully insured by the National Credit Union Administration (NCUA), an agency of the Federal Government. You can rest assured that there is no safer place for your hard-earned funds than a federally insured credit union.

SAVINGS

Share (Savings) Account

Your share account can be opened with only \$25.00, and represents your partial ownership of the credit union. Your share account works just like a regular passbook account, but as an owner, you pay no monthly service charge, and earn competitive dividends on balances over \$100.00!

MEMBERSHIP SERVICES

Share Draft (Checking) Account

St. Joseph Teachers' Credit Union offers you a truly cost-free alternative to traditional bank checking. Our checking account features no per check charges, and pays dividends on balances over \$100.00. There is a small service charge on balances under \$100.00. We now feature an ATM/Debit Card for those who qualify.

PAYROLL DEDUCTION

It's one of the easiest and safest ways to conduct your credit union business. Use payroll deduction to save money or make loan payments. You choose the amount you want deducted from your paycheck, and we will automatically deposit it into the accounts of your choice!

DIRECT DEPOSIT

Direct deposit saves time and worry as your entire net paycheck is deposited directly into your share or share draft (checking) account, ready for your use or to earn dividends. Paychecks or other recurring checks, such as social security of federal disbursements, are all handled with ease!

OTHER SERVICES

Free Notary Service

Quarterly Newsletter

Discounted Amusement Park Tickets (in season)

New & Used Auto Loans

Visit the credit union before you visit your dealer to secure a pre-approved auto loan. At the credit union, you will get a great rate, with no hidden, costly extras or add-ons! Call us today for rates and terms.

Share-Secured Loans

A share-secured loan uses your shares in the credit union as collateral. It's the easy way to keep the money in your share account earning dividends, while you are using the funds from the loan. Contact the credit union for our competitive rates and all the details

Signature Loans

Your Signature and good credit history are all that is needed to secure this loan. Amounts up to \$2,500.00 at competitive rates are available, depending on your income and credit rating.

Collateral Loans

Use this loan for new purchases of appliances, computers, furniture, etc., or we can use the title of your vehicle to secure loans for personal usage of funds.

MasterCard Credit Card

With a MasterCard from the St. Joseph Teachers' Credit Union, you'll enjoy a low, fixed interest rate, no annual fee, 25 day interest-free grace period, and no minimum finance charge. This is one credit card you'll want to keep!

Credit Disability & Credit Life Insurance

Should you become temporarily disabled with this low-cost coverage, your payments will be made for you, or in the event of your death, the balance will be paid.

*Certain age restrictions and other requirements apply, contact the credit union for more information!

