



**St. Tammany**  
Federal Credit  
Union

2nd Quarter 2013



Mortgage rates are still the  
**LOWEST**  
in 40 Years!!!

It's **TIME** to refinance your  
home mortgage.

Come learn about  
**SIMPLE, MONEY SAVING** refinance **SOLUTIONS**

**Our partners at Gulf Coast Lending Services**  
**can help secure the best**  
**mortgage refinance**  
**solution for you.**

Wednesday, April 17, 2013  
5:00 p.m.  
Slidell Jr. High School  
Library  
333 Pennsylvania Avenue  
Slidell, LA 70458

**Please RSVP**  
**by**  
**April 16, 2013**  
**985-643-1237**

Thursday, April 18, 2013  
5:00 p.m.  
Fontainebleau Jr. High School  
Cafeteria  
100 Hurricane Alley  
Mandeville, LA 70471

# St. Tammany Federal Credit Union Privacy Policy

## FACTS

### WHAT DOES ST. TAMMANY FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

#### Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

#### What?

The types of personal information we collect and share depend on the products or service you have with us. This information can include:

- Social Security number and account balances
- account transactions and credit history
- payment history and transaction history

#### How?

All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons St. Tammany Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does St. Tammany Federal Credit Union share?	Can you limit this sharing?
<b>For our everyday business purposes</b> -such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to report to credit bureaus	Yes	No
<b>For our marketing purposes</b> - to offer products and services to you	Yes	No
<b>For our affiliates' everyday business purposes</b> - information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes</b> - information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For non affiliates to market to you</b>	No	We don't share

## Questions?

Call (985)643-1237

## What we do

How does St. Tammany Federal Credit Union protect my personal information?	To protect your personal information from authorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does St. Tammany Federal Credit Union collect my personal information?	We collect your personal information, for example when you <ul style="list-style-type: none"> <li>- open an account or provide employment information</li> <li>- apply for financing or provide account information</li> <li>- give us contact information</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>- sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>- affiliates from using your information to market to you</li> <li>- sharing for non affiliates to market to you</li> </ul> State law and individual companies may give you additional rights to limit sharing.

## Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. - <i>St. Tammany Federal Credit Union has no affiliates</i>
Non Affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. - <i>St. Tammany Federal Credit Union does not share with our non affiliates so they can market to you.</i>
Joint Marketing	A formal agreement between non affiliated financial companies that together market financial products or services to you. - <i>Our joint marketing partners include CUNA Mutual Group's MEMBERCONNECT.</i>

# STFCU's 56th Annual Membership Meeting was a Huge Success!



## Deposit Accounts

Savings Accounts  
 Money Market Savings Accounts  
 Checking Accounts  
 Dividend Checking Accounts  
 Money Market Checking Accounts  
 Share Certificate Accounts  
 IRA Accounts  
 IRA Certificate Accounts  
 Money Market IRA Accounts  
 Christmas Club Accounts  
 Vacation Club Accounts  
 10 Month Club Accounts

## Loan Accounts

New & Used Car, Truck, Boat  
 Motorcycle, RV & ATV Loans  
 New & Used Vehicle Refinancing  
 Signature Loans/Consolidation Loans  
 Savings & Certificate Secured Loans  
 Seasonal Loans  
 Platinum Visa Cards

## Additional Services

Shared Branching  
 Direct Deposit  
 Payroll Deduction  
 Internet Web Site  
 Internet Teller  
 Online Imaged Check Copies  
 Debit Cards  
 24 Hour Night Depository  
 Traveler's Visa Cards  
 Gift Cards  
 Money Orders  
 Postage Stamps  
 Phone Withdrawals & Transfers  
 Bank & Western Union Wires  
 Cashing US Savings Bonds  
 Full Family Membership  
 Online Mortgage Application

## Holiday Closings

2nd Quarter Closings

March 29.....Good Friday  
 May 27.....Memorial Day

[www.sttammanyfcu.org](http://www.sttammanyfcu.org)



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.



## Statistics

**As Of February 28, 2013**

Total Assets: \$18,874,392.80  
 Total Deposits: \$17,165,367.00  
 Total Loans: \$12,637,879.31

## Share Rates

**As Of March 20, 2012**

Account	Rate*	APY**
Savings (Share).....	0.01%	0.01%
IRA.....	0.01%	0.01%
Christmas Club.....	0.01%	0.01%
Vacation Club.....	0.01%	0.01%
10 Month Club.....	0.01%	0.01%
Money Market Share & Money Market IRA		
Up to \$25,000.00.....	0.01%	0.01%
Above \$25,000.01.....	0.01%	0.01%

**\*\*Annual Percentage Yield**

## Checking Rates

**As Of March 20, 2012**

Account	Rate*	APY**
Money Market Checking.....	0.01%	0.01%
Dividend Checking		
Up to \$2,000.00.....	2.47%	2.50%
Over \$2,000.00.....	0.00%	0.00%

**\*\*Annual Percentage Yield**

## Share/IRA Certificates

**As Of December 1, 2012**

Account Term	Rate	APY**
12 Months.....	0.15%	0.15%
24 Months.....	0.25%	0.25%
36 Months.....	0.30%	0.30%
48 Months.....	0.40%	0.40%
60 Months.....	0.50%	0.50%

**\*\*Annual Percentage Yield**

## Loan Rates

**As Of December 14, 2011**

APR\*\*\*

New Vehicle.....as low as 2.49%  
 Used Vehicle.....as low as 2.49%  
 Signature Loans.....as low as 5.50%  
 Consolidation Loans .....as low as 10.00%  
 Platinum Visa Cards.....as low as 8.95%

**\*\*\*Annual Percentage Rate**

## Our Locations

**Slidell Office**  
 Mon-Fri  
 9am - 5pm  
 720 Robert Blvd  
 Slidell, LA 70458

**Covington Office**  
 Mon Wed Fri  
 9am - 4:30pm  
 215 W 17th Street  
 Covington, LA 70433

Phone (985)643-1237 Fax (985)643-4651

\*Rates are subject to change at the discretion of the Board of Directors