

newsletter

Dividend 1%

SAVING & INVESTING

MYcreditunion.gov

Here are some key points to consider when thinking about saving:

1. Start small: You don't have to save a lot at once. Start with what you can and gradually increase as you get comfortable. Check out the [NCUA's Money Basics Guide to Saving and Budgeting](#) to help you get started.
2. Make it automatic: Set up an automatic transfer from your checking to your savings account so you don't have to think about it. Paying yourself first is a great way to prioritize your goals. You're worth it! Did you know that using [direct deposit](#) is not only the best and fastest way to get your paycheck and tax refund, but also an easy way to save money?
3. Have a goal: Decide what you're saving for, whether it's getting out of debt, a down payment for a house or car, or an emergency fund. [Setting financial goals](#) will help motivate you to save more.

- 4. Shop around: Look for the best interest rates and fees when choosing a savings account. Higher interest rates mean your money will grow faster. The [NCUA's Money Basics Guide to Savings and Checking Accounts](#) can help.
- Protect your savings: Keep your savings in an insured account at a credit union or other financial institution. Learn more about [how your money is protected](#) in a credit union.
- Keep it liquid: It's important to keep some of your savings in an easily accessible account, like a savings account, so you can access it quickly in an emergency.

By following these tips, you can build a healthy savings habit and reach your financial goals. [Find a credit union](#) ([Opens new window](#)) near you to learn more about the [financial products and services](#) they provide.

St. Jude



CREDIT UNION

2024

Board of Directors

- Malachy McCarthy
- Maria Contreras
- Kevin Goodwin
- Darlene Shelton-Ward
- Arturo Gonzalez
- John DiMucci
- Christine Yart

LOAN SPECIALS

LIMITED TIME OFFER EXPIRES JUNE 30, 2024.

PERSONAL LOAN

WITH CO-SIGNER:

ANY AMOUNT UP TO

18,000 AT 10%

- **Totally Shared Secured Loan: any amount up to \$25,000 for 60 months.**
- **No penalties for Early Payoff!**

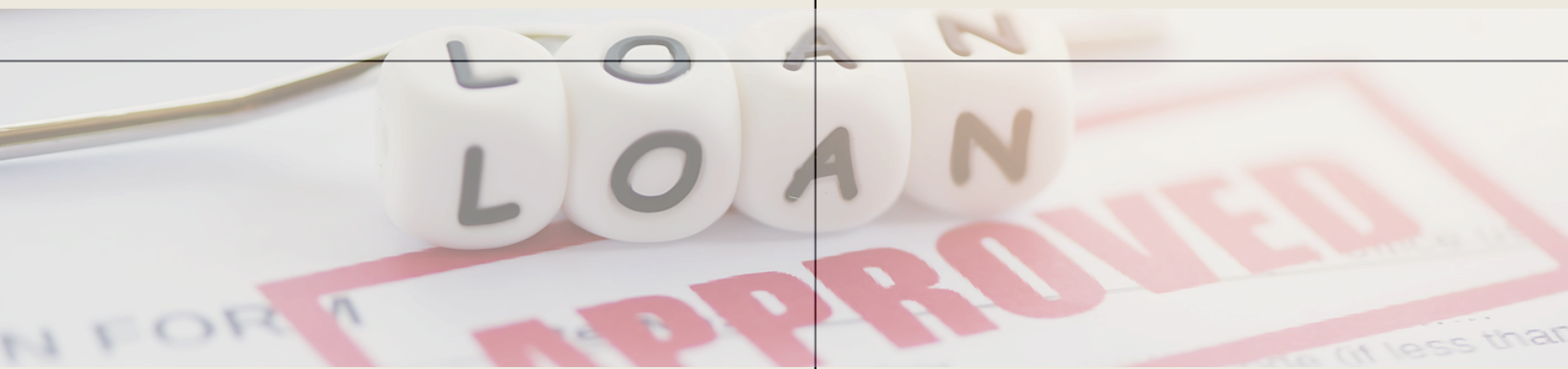
PERSONAL LOAN

UNSECURED

2,500 AT 9%

36 MONTHS

- **Interest rate for new or existing loans with new money for up to 3 years**
- **Maximum 4,000**
- **No Co-signer needed.**





Auto Loans

SPECIAL

2021-2022-2023

MODELS

5.5%

2020 AND EARLIER

MODELS

6.5%

You can arrange your monthly payments to fit your budget and we'll arrange the term of your loan to meet your goal. We can match the dealer's monthly payments (proof required).

FOR ALL 2020-2021-2022 MODELS, ANY AMOUNT UP TO \$25,000

**Finance Your Car with St
Jude Credit Union**

visit us at :

WWW.STJUDECREDITUNION.ORG

- For up to 72 months
- You can finance your new car
- You can refinance the car loan you have with a bank, dealership, or finance company
- We'll cover 100% of purchase price as long as the value of the car is not exceeded.
- All other cars, used or refinanced – up to 72 months .