

TIFFIN ST. JOSEPH Federal Credit Union

Volume 1

Number 1

October 1, 2008

Headline News



**Join Us for
Member Appreciation Day
Friday, October 17, 2008
9:00 a.m. to 6:00 p.m.
Refreshments will be served**

Annual Election

of Board of Directors

Please submit your request along with
your Name, Phone Number &
Member Number to 25 Shaffer Park
Drive, Tiffin, OH 44883 by
December 1, 2008.
This is a 2 year term.

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In recent months, there have been many articles regarding the downfall in our economy and financial institutions that are having potentially serious financial problems. These stories cause people to question the safety and security of their own financial institutions and their own money.

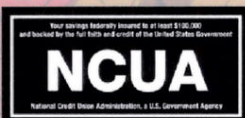
Many of the current financial problems that our economy is experiencing today have been caused by activity in the sub-prime mortgage market and other risky investments by financial institutions. The Tiffin Saint Joseph Federal Credit Union has never participated in sub-prime lending and does not engage in risky investments. We have protected the credit union, and your money, against the types of problems that you are currently hearing about. In addition to our overall financial strength, your deposits in the credit union are federally insured by the NCUA.

As a member-owner of Tiffin St. Joseph Federal Credit Union, you are an important part of our organization. Even in today's economic climate, we are able to continue to provide you with the deposit, investment, loan products and services that you have always been accustomed to. We have not forgotten the reason we are here-to help you manage your money. We encourage you to use all of our financial products and services.

If you have any questions or concerns about your credit union or your money, we encourage you to contact us at 419-448-0191.

The strength of the credit union depends on you. We appreciate the opportunity to serve you, your co-workers, and your family.

Stephen Welter
CEO



Upcoming Events

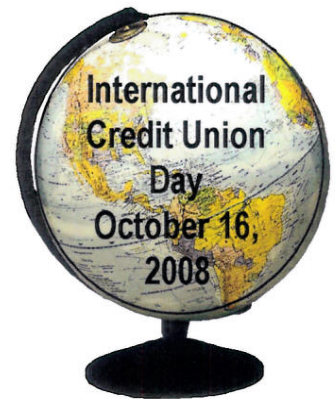
We've Opened 2,300 New Branches!

Tiffin St. Joseph Federal Credit Union and more than 2,300 credit union across the country have joined together to share their branches so members can conduct financial transactions at locations nationwide. These fully-staffed branches allow our members to conduct transactions as if they were at a TSJFCU branch. To find a shared branch location click on the CU Service Center link below.



There are 220 locations available in Ohio.

Look for this symbol to find a shared branch near you!



Can't get to us during our hours?

Let Tiffin St. Joseph Federal Credit Union come to you by way of phone, internet or ATM service.

Touch Tone Access System

If you need to know the balance in your account or want to transfer money after hours, use our touch tone access system.

Dial 1-800-542-2121 toll free.

Dial 5

Option 1 Office Hours

Option 2 Rates & Announcements

Option 3 Access Member Account

Option 9 Repeat Options

Option 0 Exit

OnLine Banking

Log onto our website
www.tsjfcu.org

Sign In

View Your Accounts

Transfer Funds Between Accounts

Pay Your Bills Online

ATM Service

There are 25 ATM's within a 25 mile radius of Tiffin, Ohio.

These ATM's are Surcharge free!
You can use your ATM or Debit card at any of these locations.

To find one in your area log onto the website www.tsjfcu.org and click on

Find A Free Surcharge ATM

Also, you can make deposits at the 25 Shaffer Park Drive, Tiffin location only.

Ho Ho Holiday Loan

Santa's checking his list. Have you checked yours?

Need help getting all the things on your Christmas list? Stop at our 25 Shaffer Park Drive locations and see one of Santa's helpers for a **Ho Ho Holiday Loan**.



PUMPKIN STUFFING!

In 2 Tblsp. of butter fry 1/2 cup diced Onion, 1 1/2 cups of Celery, 1/4 cup each of chopped Sage and chopped Thyme. Cook until tender, approximately 5 minutes.

Season to personal taste.

Mix with 2 1/2 cups Breadcrumbs

1 cup cooked and diced Pumpkin

1 Tblsp. melted Butter

1 beaten Egg

Stir in 1/4 cup Chicken or Vegetable Stock

Bake @ 180 degrees for 45 minutes

Best served with Chicken