

Stop buzzing around to make all your payments!  
 Make one payment with an unsecured loan from  
 Tiffin St. Joseph Federal Credit Union.



## 7.00% Interest Rate! Up to 24 Months

*Example: \$5,000 for 24 months with a loan fee of \$50.00 = \$226.16 per month with a finance charge of \$377.51. APR: 7.97%*

*\*Excluding life and disability insurance. Terms and conditions apply. Membership is required.*

Ask a Loan Officer for more details



## Hey Kids!

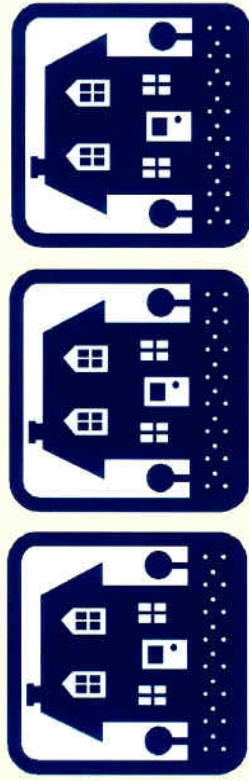
Stop into the Credit Union during the week of April 17-23 and receive a **FREE** gift! On Saturday April 23, 2011 we will have punch and cookies from 9:00 a.m. to Noon.

Open a **Trailblazers** Savings account (ages 0-12) and receive an additional **FREE** gift!

NCUA

# TIFFIN ST. JOSEPH Federal Credit Union

25 SHAFFER PARK DRIVE  
 TIFFIN, OH 44883  
 419-448-0191  
 WWW.TSJFCU.ORG



## Looking For A Home?

Don't let Fannie Mae and Freddie Mac follow you around. Tiffin St. Joseph Federal Credit Union now offers in-house mortgages at 10% down!

At TSJFCU we offer local decisions, local appraisers, local title company, lower closing costs, fixed and adjustable rates available. We make your loan to you and you make your payments to us.

Arrange to have your payments automatically withdrawn from a checking or savings account every month, payments by mail or pay us in person.

For more information concerning terms and interest rates, please contact one of our Loan officers:

- Vickie Smith - 25 Shaffer Park Dr., Tiffin 419-448-0191 ext. 2011
- Shellie Mack - 25 Shaffer Park Dr., Tiffin 419-448-0191 ext. 2002
- Jon Fuller - 170 S. Washington St., Tiffin 419-448-5553 ext. 5007



## Joy Of Spring

A Spring morning  
A warm breeze  
Doves cooing softly  
Pollen dusted trees  
A few brave violets  
A red streaked dawn  
A very early robin  
Earthworms in the lawn  
Spring peeper frogs  
Smell of dogwood blossoms  
Nature's petroglyphs in muddy bogs  
Footprints left by possums  
Easter eggs and bonnets  
Chocolate rabbits, missing ears  
Jelly beans and sonnets  
Spilled Easter baskets, children's tears  
Parades  
Leafy bowers  
Lemonades  
Spring showers  
Spring mornings  
Warm breezes  
Deep breaths  
Allergic sneezes  
Smell of fresh blossoms  
Sounds of birds as they sing  
Joy of life...Joy of being...  
...Joy of Spring  
David Whalen

## E-BOOK FOR AN E-MAIL

During the month of April stop into one of our offices and provide us with your e-mail address and we will enter your name into a drawing.

The winner of the drawing will receive a Nook wi-fi e-book reader and cover (valued at \$170.00). We will draw for the winner on May 2, 2011. The winner will be notified by e-mail.

### Terms and conditions apply.

- \*Must be 18 years or older to win
- \*Must have a legitimate e-mail address
- \*One entry per e-mail address



## Tiffin St. Joseph Federal Credit Union Is Going GREEN

At Tiffin St. Joseph FCU we are making a conscious effort to go green! We offer several alternatives to paperless banking. **E-Statements** - By signing up to receive your account statement through your e-mail, you will no longer have to wait for the snail mail to arrive. Simply access our website and sign up for E-Statements. There is absolutely no charge to receive your e-statement!

**Debit Card** - Use your debit card instead of writing a check. You will save time at the checkout, eliminate paper waste and you won't have to order checks as often.

**Web Bill Pay** - Don't mail a check for those bills! With the rising cost of gas and stamps you can pay your bills from the comfort of your own home by using our Web Bill Pay. Ask a Member Service Representative for more information.

### COMING SOON...

Mobile Banking Watch for details



## Where in the world is...



### Loan Officers:

Vickie Smith - 25 Shaffer Park Drive, Tiffin  
419-448-0191  
Jon Fuller - 170 S. Washington Street, Tiffin  
419-448-5553  
Shellie Mack - 25 Shaffer Park Drive, Tiffin  
419-448-0191

### Member Service Representatives:

Janet Arnold - 170 S. Washington Street, Tiffin  
419-448-5553  
Traci Powell - 25 Shaffer Park Drive, Tiffin  
419-448-0191

# Happy Easter

