

Make The Change!

Based on a typical \$25,100 vehicle loan - Compare!
See Illustration Below

<u>Current Lender</u>	<u>Tiffin St. Joseph FCU</u>
Annual Percentage Rate - 4.137%	Annual Percentage Rate - 2.885%
Term of Loan - 72 Months	Term of Loan - 72 Months
Monthly Payment - \$392.72	Monthly Payment - \$378.58
Total Finance Charge = \$3,157.06	Total Finance Charge = \$2,157.09

You will have savings in EXCESS of \$1,000!

Based on a typical \$80,000 mortgage loan - Compare!
See Illustration Below

<u>Current Lender</u>	<u>Tiffin St. Joseph FCU</u>
Annual Percentage Rate - 5.076%	Annual Percentage Rate - 3.072%
Term of Loan - 180 Months	Term of Loan - 180 Months
Monthly Payment - \$632.75	Monthly Payment - \$552.53
Total Finance Charge = \$33,193.37	Total Finance Charge = \$19,454.67

You will have savings in EXCESS of \$13,000!

For more information, please contact:

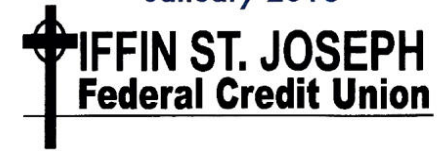
Vickie Smith, AVP of Lending
25 Shaffer Park Drive
Tiffin, OH 44883
419-448-0191 ext. 2003

Jon Fuller, Loan Officer
170 S. Washington St.
Tiffin, OH 44883
419-448-5553 ext. 5007

*The above figures are for illustrative purposes only and do not constitute credit approval or a commitment to lend. A copy of your current loan contract, a current statement, and additional information are needed in order to determine eligibility and exact level of monetary benefit to you.



January 2013



25 SHAFFER PARK DRIVE 170 S. WASHINGTON ST.
TIFFIN, OH 44883 TIFFIN, OH 44883
419-448-0191 419-448-5553

www.tsjfcu.org

Happy New Year! We at Tiffin St. Joseph Federal Credit Union wish you and your family a healthy and prosperous 2013. Thank you for being members of Tiffin St. Joseph Federal Credit Union.

We are excited to begin a new year. While knowing there are challenges before us, we enthusiastically embrace them. As with many companies, Tiffin St. Joseph Federal Credit Union engaged in a strategic planning process in late 2012 and developed a written strategic plan in order to achieve growth and success. During this process, we kept the concept of providing "member value" at the forefront. It always has been, and always will be, our goal to achieve maximum membership value for you. You are the reason we exist!

One way we can provide you with substantial value is in the cost of borrowing. We have been successful at putting money back into the pockets of members by determining how much can be saved, either over the life of a loan, per month, or both, by refinancing a loan from another institution to TSJFCU. Should you have a loan at another institution, please allow us the opportunity to provide wealth to you in this way. There is no cost to you for us to determine the amount of interest that can be saved. Simply supply us with a copy of a recent loan statement in connection with a loan elsewhere, and we will be happy to calculate the savings for you and put the wheels in motion to provide you with substantial savings. We find great joy and satisfaction in bringing smiles to the faces of members that have been surprised at the amount that can be generated.

When looking to purchase a new or used vehicle, we will be happy to pre-approve your vehicle financing. We are confident our interest rates are superior to other vehicle lenders. Same goes with our home mortgage loans and other loans - check with us when contemplating any type of financing. We're here to serve!

Once again, thank you for allowing Tiffin St. Joseph Federal Credit Union to be *YOUR* financial institution. Together let's make 2013 a great year!



Safe Deposit Box Rental



Don't keep your valuables buried in the back yard or in a musty basement.

Keep your treasures safe and secure in a Safe Deposit Box today.



Sizes Available

3 x 5	\$15.00
3 x 10	\$25.00
5 x 5	\$25.00
5 x 10	\$40.00

Billed Annually

Stop in and rent your Safe Deposit Box today!

Annual Meeting

Tuesday, February 26, 2013

Camden Falls

Doors will open at 6:00 p.m.

Meeting at 7:00 p.m.

Give yourself an early Christmas gift next year by opening a 2013 Christmas Club Account. Stop in and open your Christmas Club Account today! Save all year and start shopping in November! You can deposit as much as you want, as often as you want. You may also elect an automatic transfer from a savings or checking into your Christmas Club.



IRA Information

Traditional IRA - The maximum you can contribute to all of your Traditional IRAs is \$5,500 or \$6,500 if you are *over the age of 50*. Distributions may begin at age 59 1/2, but are mandatory at age 70 1/2.

Roth IRA - You can contribute up to \$5,500 if you are under the age of 50 and your income is \$178,000 or less, provided you are married filing jointly.

You can contribute up to \$6,500 if you are age 50 and over and your income is \$178,000 or less.

You can contribute up to \$5,500 if you are under the age of 50, up to \$6,500 if you are age 50 and over, provided you are filing single, married filing separately, or filing as head of household.

Stop in or call and ask about our IRA rates.

TSJFCU would like to take this opportunity to **THANK** all of our members and employees who donated items for the Salvation Army Angel Tree and FISH Food Pantry. It was a great success! We had 40 Angel Tree tags returned this year.

The employees of TSJFCU raised almost \$400.00 this past year by paying \$1.00 to wear jeans on Fridays. Way to go TSJFCU! This allowed us to purchase items for 9 boys and girls and also donate food items to the FISH Food Pantry. We donated 217 lbs. of food as well as other items!!

Our community is very appreciative of both our members and employees for their contributions.

Thank You!

