

WHAT SERVICES WE OFFER

Share accounts:

Aka: Savings accounts

- One-time \$1 for membership
- \$25 is to stay in account to keep account open.
- Accounts under \$25 minimum-\$1 per month
- \$1 for each withdrawal over 5 withdrawals per month
- Multiple savings accounts per account.
- 0.500% Interest

Draft Accounts:

Aka: Checking accounts

- No service fees
- No minimum
- Debit Cards available
- Complimentary first box of checks
- Check ordering services
- 0.0% interest

Annual Shares

- Can only be taken out once during a calendar year without penalty
- Withdraw penalty is 5% of total withdrawn.
- 0.750% interest

Christmas club

- Great for building up money for Christmas
- Similar to Annual Shares
- Money is released November and December
- 0.750% interest

Loans (See loan section)

- Automobile loans/ Collateral loans
- Signature
- Life line adv
- Christmas loans
- Overdraft

Notary Service

- Notary service is offered in Blanding and Monticello.
- Free to all members

CDs

- These are savings accounts that have higher interest. Can only be drawn out within 10 days after maturing otherwise all interest is forfeited.
- 1 year certificate. 0.750% interest
- 18 month certificate. 0.850% interest
- 2 year certificate. 0.950% interest

IRAs

- Individual Retirement Account.
- 2.85% interest

HSA

- Health Savings Account.

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*"Believe you can
and you're
halfway there."
Theodore
Roosevelt*

The Loans San Juan Credit Union offers.

*"We make a living
by what we get, but
we make a life by
what we give."
Winston Churchill*

For every loan: Applicant & Cosigner needs to be a SJCUC member. Fill our loan application. 60 Days of income verification. Positive SJCUC account. The purpose of the loan.

Collateral/Automobile loans

Vehicle or trailer collateral will need the sheet filled out with Make, Model, Year, VIN# mileage and color. We also require a photo. Other collateral includes cash and

Native American jewelry.

Signature

Based on credit score. Range from \$1-\$5000 depending on credit.

Life line adv

Basically a cash advance on your payroll. These require you have a direct deposit coming into the credit union for 2 months. This can be up to \$500 and will come out of your direct deposit.

Christmas loans

Are the same as signature loans. They are offered around Christmas and are based on credit score up to \$1000. A Christmas club savings will need to be set up at that time.

Overdraft

This is a loan that will transfer money to your account when you need it in your checking so that there is not an overdraft.

Upcoming Closure Dates and Events

October thru December

Oct 13, 2014 Columbus Day
(Closed)
Nov 11, 2014 veterans' day
(Closed)
Nov 27, 2014 Thanksgiving
(Closed)
Dec 24, 2014 Christmas eve
(1/2 Day)
Dec 25, 2014 Christmas
(Closed)
Dec 31, 2014 New Year's eve
(1/2 Day)

January thru March

Jan 1, 2015 New Year's day
(Closed)
Jan 19, 2015 Martin Luther
King Jr. Day.
(Closed)
Feb 16, 2015 Presidents day
(Closed)
Feb 2015 Member's dinner
(To be announced)



Loan Committee calendar

Loan committee will no longer be meets every day. The schedule has changed to the mornings of Monday, Wednesday, and Friday. To have your loan looked at the loan will need to be in by no later than 2pm the previous working day

LOAN COMMITTEE CALANDER							
loans taken in on				will be looked at			
Saturday-Tuesday before 2pm				Wednesday			
Tuesday after 2pm-Thrusday before 2pm				Friday			
Thrusday after 2pm-Friday before 2pm				Monday			
Mon	Tue 2:00	Tue 2:01	Wed	Thur 2:00	Thur 2:01	Fri	Sat
Wednesday	Friday		Monday	Wed			

Featured Employees

As many of you might have noticed, this last quarter we had three new hires in the credit union.

First the credit union has accepted Sara back as a full time teller. She worked at the credit union in 2013. She is a hard worker and great with the public. We are happy to have her back.

If you come into the Credit Union on Saturdays

you will most likely see our second new hire Allyn. She is our weekend teller. She works Friday afternoons and most Saturdays. We are very happy to have her.

The third new addition is Menvalia. She is our newest part time teller. She works well with the public and is happy and friendly. We are happy to have her aboard.

Along with welcoming the new we also want to reflect on all our employees. We have a great working team here at the credit union. All the employees are happy and willing to serve our members with their financial needs.

*Did you know?
If you had one of
each coin you would
have 91 cents. 50
cent piece, quarter,
dime, nickel, and a
penny.*

Community events and services

We are part of the community and love being involved in many activities of the community.

This last July the Credit union celebrated with their open house carnival. We were excited to be able to experience this adventure with many of our members. The open house featured many fun carnival activities including door prizes, carnival games, the fishing &

Duck ponds, tattoo parlor, Bingo, and hot dogs.

Also in July we celebrated with many of our members in the local Independence Day celebrations on the 4th of July. We loved to see all of you from the parade route. This is an annual activity for us and our employees love the participation in this event. We have a parade float and toss out candy. We also have employees walk

the parade route handing out different items. We are always looking for ideas for next year's celebration.

The next activity the credit union will be participating in will be the Blanding tree for all held at the Rec Center in December.

We will have many more events we are participating in throughout the year and we hope to see you then.

Donation Account

Always check with the credit union about our current donation accounts.

San Juan Credit Union is willing to make new donation accounts. Signs for these accounts will only be displayed at the credit


union for one week. The donation account will need to be closed out or renewed within 2 months. We need a contact person setup on all donation accounts.

We understand that many of these donation accounts

come at a time of great sorrow and need. We are sorry for your loss. The credit union is here to help with many financial needs during your time of sorrow.

*"Don't cry
because it's over.
Smile because it
happened."
Dr. Seuss*

	Name
	Address
	Address

San Juan Credit Union 792 S 200 E Blanding, Utah 84511	
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SAN JUAN CREDIT UNION

Blanding
 792 S 200 W
 Blanding, Utah 84511

Monticello
 132 S Main
 Monticello, Utah 84532

Visit our Website at
Sanjuancu.com

Find us on Facebook
 at "sanjuan creditunion"

Who We Are

BOARD OF DIRECTORS

- Natani Laws,
Chairman
- Randy Pemberton,
Vice Chairman
- LaNell Stringham,
Secretary Treasurer
- Joseph Mitchell,
Supervisory
Committee Chairman
- Kenneth Joe,
Director

SJCU EMPOLYEEES

- Sherrie Patterson
CEO/CFO
- Denise Bradford
Office Manager/
Loan Officer

- Penny Gough
Monticello Branch
Manager
- Leah Lyman
Operations Manager
- Etsy Hancock
Collections Manager
- Abby Rose
Collections Officer
- Debra Bright
Insurance Clerk
- Robert Hancock
Repo/Mechanic

Tellers

- Sonya Perkins
Lead Teller
- Tonya Bennett
- Sara Laws
- Menvalia Redhorse
- Allyn Nielson
- KD Schmidt

MEMBERS

- You
- Current Members
- Future Members

Member ship is open to anyone who meets one of these qualifiers:

- Lives in San Juan County, Utah.
- Works in San Juan County, Utah
- Or has an Immediate family member as a current member