

Message from the CEO



This time of year brings out the best of all of us. Christmas, the new year it brings an energy that makes us all look at the possibilities of the future, while reflecting back on great memories of the past. I want to harness that positivity and bottle it up so when the tough times come and I can open up that bottle and take a swig. I wish it was that easy, but we all know it is not. So lets all look at 2017 with that excitement and positivity. I know the staff and Board here at JCFCU want to be part of that positivity for you, and be here when the tough times come. We are your financial institution, but we are also your friends, and people who are vested in the future success of everyone here in Jackson County. We try our best to help out every good cause we can. SO please don't hesitate to drop me a line, jfrancis@jacksoncu.com, if you think there is something we can do to help make our community a better place. I want to thank all of our members for your continued membership, and the trust you put in us with your financial matters. We have some great things happening here at your credit union and hope they can make a positive difference in your future. Tell all your friends , family and co-workers about us and hopefully they will give us a chance to serve them in their financial needs.

Happy New Year!

Sincerely,

Jim Francis, CEO
 Jackson Community Federal Credit Union
jfrancis@jacksoncu.com
 517-787-0029 ext 213

	HOURS	DRIVE THRU	LOBBY
Monday	8am - 6pm	8am - 6pm	9am - 5pm
Tuesday	8am - 6pm	8am - 6pm	9am - 5pm
Wednesday	8am - 6pm	8am - 6pm	9am - 5pm
Thursday	8am - 6pm	8am - 6pm	9am - 5pm
Friday	8am - 6pm	8am - 6pm	9am - 5pm
Saturday	9am - 2pm*	9am - 2pm*	*Drive Thru Only

BOARD OF DIRECTORS

Julie Maes
President

Dave Buda
Vice President

Fred Hetherwick
Treasurer

Jeff Kirkpatrick
Secretary

Steven Renne
Director

Steve Rand
Director

Mike Trudell
Director

SUPERVISORY COMMITTEE

Joyce Pickell - Chairperson

Mary Cagney

Fay Iles

Julie Maes

John Hays

Dave Wolf

OFFICE LOCATION

408 E. Ganson St. • Jackson, MI 49201



JACKSON
COMMUNITY
 FEDERAL CREDIT UNION

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email: info@jacksoncu.com

www.jacksoncu.com



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MEMBER CONNECTION

a Publication of Jackson Community F.C.U.

Vol. XX



E-Statement and Home Banking

3,000 MEMBERS STRONG!

Over 3,000 members are now using e-statements and love it. E-Statements are the most efficient, safe and cost effective way to receive your statements. They always arrive earlier than paper statements, they are delivered to you in a much safer way than paper statements, and it saves you the \$1.00 per month delivery fee. They can be saved to a file on your

computer, we also save 12 months worth for you on our secure server. You can print them out at home or here at the credit union at no cost if you would like. You can also set up reminders so that we send you emails to inform you about low balances if you want. Over half of the members are already using it, give it a try, it's free and easy to use. Ask one of the tellers when you come in to sign you up, and we can even show you how to use the e-statements and home banking right here in our lobby. ■

In This Issue:

- E-Statement and Home Banking
- Apply For Loans Online
- Drive Thru - For Vehicles Only
- Credit Card Fraud is Rising!
- Free Debt Education Session
- Annual Meeting Notice
- Student Loans for College
- Don't Wait to Ask for Financial Help
- Privacy Notice
- Message From the CEO

APPLY FOR LOANS ONLINE 24 HOURS A DAY!

Want to see if you are eligible for a loan, but don't have the time to come in or call a loan officer? Well we have a solution for you!

APPLY ONLINE AT
www.jacksoncu.com

It is quick, simple and easy, you just answer the questions in our online loan application. You fill it out and we get back with you! If you are approved we will set up a time convenient with you to come in and close on the loan and bring us your documentation. We love to see you but realize your lives are busy and sometimes making it into the credit union is difficult, so apply online and we will do the rest!

Drive Thru – For Vehicle Only

Our drive thru lanes are designed for vehicle traffic only. Please do not attempt to walk up to the drive thru windows. This is for your safety.



CREDIT CARD FRAUD IS RISING! BE AWARE!

Do you have plastic cards in your wallet? I am sure most of you do. The information on these cards is very sensitive. If someone gets this information they can produce fraudulent cards and wreak havoc on your accounts, your credit, and your life in general. Secure your cards! Also there have been breaches at major retailers here in Jackson and nationwide. We sometimes will

get watch lists, meaning your card information was compromised by one of these breaches. We will issue you new cards when this happens. Remember this is something that happened at the merchant, we cannot control the breaches they have happen to them. Rest assured we protect your financial information with some very sophisticated systems. ■

FREE DEBT EDUCATION SESSION

Your credit union along with the Jackson District Library and a team of local financial specialists will be presenting a free session on how to control, understand, and manage debt so you are prepared for your financial future. The event will happen on **February 28th at 6:30pm** at the downtown Carnegie branch of the Jackson District Library. We will have representatives on hand to present and give you a chance to ask questions and get free advice. If you have overspent during this holiday season, and want to get advice on how to manage your debt to a better credit score this will be a great session for you.

Please RSVP to Jim Francis at **517-787-0029** or email at jfrancis@jacksoncu.com

We hope to see you there!

ANNUAL MEETING NOTICE

The Board of Directors and its nominating committee has set the date of the next annual meeting of the credit union. The meeting will be held on Saturday March 25th at the credit union at 3:00pm. The nominating committee has nominated the following

Jeff Kirkpatrick – 2 Year Term
Fred Hetherwick – 2 Year Term
Mike Trudell – 2 Year Term

If you would like to run for the board you may do so by collecting 50 signatures of active members and submitting them to the nomination committee by February 21st, 2017. Voting takes place only at the annual meeting for nominated seats. If you have any other questions please contact our CEO Jim Francis, jfrancis@jacksoncu.com or the nominating committee chair Julie Maes – jmaes@jacksoncu.com. ■

STUDENT LOANS FOR COLLEGE!

College is expensive! Yes there are grants and scholarships and we can do our best to save up money and utilize low cost federal loans. But for most of us there is still a pretty big tab, that's where your credit union can help. With our CU Student Choice program you only have to apply once, not every time your student needs more money. You will have a line of credit that you can draw on as your student needs funds with just a simple draw request. You get all the perks of a federal student loan in that the payments can be deferred until your student graduates. You can pay each month while your student is in school, so the balance starts to come down right away. When your student graduates the real payments don't start for 6 months

It really is the best way to fund college



DON'T WAIT TO ASK FOR FINANCIAL HELP

We know that people have financial struggles, and your credit union is here to help in so many ways. We can do extensions on loans, we can do skip a pays, we can help with consolidation, and we can help you set up a budget. But we need to know you need help. Please do not hesitate to ask to speak to our staff. Alicia and Stephanie, ahobart@jacksoncu.com & Ssalisbury@jacksoncu.com, can help you when you are struggling with making payments. We are here to help and will do whatever we can to make your financial life easier. ■



PRIVACY NOTICE

Who is providing this notice?

Jackson Community Federal Credit Union
 408 E. Ganson Street, Jackson, MI 49201

How does Jackson Community Federal Credit Union protect my information?

To protect your personal information from unauthorized access and use, we use security measures that Comply with federal law. These measures include computer safeguards and secured files and buildings.

How Does Jackson Community Federal Credit Union collect my personal information?

We collect personal information, for example when you:

- Open an account
- Deposit money
- Pay your bills
- Apply for a loan
- Use your credit or debit card

Why Can't I Limit All Sharing?

Federal law gives you the right to limit only

- Sharing for affiliates' everyday business purposes information about your credit worthiness.
- Affiliates from using your information to market to you.
- Sharing for non affiliates to market to you State laws and individual companies may give you additional rights to limit sharing. ■

FEES & CHARGES

The rate and fee schedule for all accounts sets forth certain conditions, rates, and charges applicable to your accounts.

As of November 15, 2015.

Fees applicable to all accounts except certificates.
 Share Draft/ACH/Business Account Fees

New Account Fee	\$5.00 to \$10.00
Monthly Service Fee.....	Free - \$5.00
Insufficient Funds Fee	\$30.00 Per Item
Automated/Overdraft Transfer Fee.....	\$5.00 Per Item
Stop Payment Order Fee	\$30.00 Per Item
Draft Copy Fee	\$5.00 Per Copy
Draft/Check Printing Fee	See Price List

MISCELLANEOUS FEES

Empty ATM Envelope Fee.....	\$50.00 per item
Returned Item & Courtesy Pay Fee	\$30.00 per item
Account Reconciliation Fee	\$25.00 per hour
Statement Copy Fee	\$10.00 per month
Regular Wire Transfer Fee.....	\$30.00 per wire
Dormant Account Fee.....	\$5.00 per month
Negative Share/Min Deposit Fee	\$5.00/Close Acct.
FRB Returned Item Fee	\$30.00 per item
Money Order Fee (FREE for 60 & Older)	\$3.00 per item
Garnishment/Levy Fee.....	\$75.00 per item
Cashier's Check Payable to Non Member	\$3.00 per draft
Mailing Fee.....	\$1.00
Statement Mailing Fee.....	\$1.00
Print-out Fee	\$2.00 per page
Loan Re-application Fee/6mos.....	\$35.00
Foreign Item Fee	\$10.00
Starter Checks.....	\$3.00 per page
Check Cashing Fee*	\$20.00 per item
Annual IRA Fee.....	\$15.00 per year
ATM Withdrawal Fee	FREE
ATM Withdrawal Fee at non CO-OP ATM	\$2.00
P.I.N. Based transactions	\$2.00
ATM P.I.N. Reissue Fee	\$3.00 per P.I.N.
Add./Replacement VISA Card Fee	\$10.00 - \$25 per card
Add./Replacement ATM/Debit Card Fee..	\$10.00 - \$25 per card

*Check Cashing fee applies to members who have less than \$25.00 on deposit AND no other service besides a primary share/savings account.

Visit LoveMyCreditUnion.org to start saving today!

*Based on individual roadside assistance plan.

**Requires new account activation on non-discounted device. Valid through December 31, 2016.

***Average annual savings based on a countrywide survey of new customers from 1/27/2014 to 1/16/2015 who reported their prior insurer's premiums when they switched to Liberty Mutual's group auto and home program. Savings do not apply in MA.