

From the CEO



Why does it seem that our summers move so fast? Is it because we pack so much into the summer knowing that the snow will fall soon? Is it because we enjoy the warm summer sun and the outdoor activities? I know that keeping ourselves active makes the time fly by, and that is what has happened here at our credit union. Our loan staff has been working at a furious rate, lending more money that we

ever have before over the summer months. Our front line staff, teller's receptionist, new accounts have also been very busy. They strive to give you that personal service and try to do our best to get everyone served promptly. The rest of the back office staff does what it can to help those who are serving you to make their job easier and simpler, while making sure we follow the rules and regulations passed on to us by the NCUA, CFPB, Auditors and all sorts of other groups who have a say in how our credit union works. SO I guess what I would like to say is a big thank you to all these hard working people who make our credit union hum along so seamlessly. They are the heart and soul of this operation. But we all know and respect that we do not have jobs without you and your support for the credit union. You are the reason we are here, and will continue to do our best to ensure that you will be served the way you want to be served. So if you get a chance say thank you to that favorite teller, or that loan officer who helped you with your loan, that collector who worked with you so you could catch up your loan and improve your credit, that back office person who explained why the rules and regulations require us to operate in a specific way. Their skill and knowledge is what makes us your financial Institution a great place to do your business. I know I want to say thank you to all of them, and let them know I appreciate everything they do, not just in the summer but all year long!

Regards,

Jim Francis, CEO 21 years of service
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

Fay Iles

Julie Maes

John Hays

Dave Wolf

OFFICE LOCATION

408 E. Ganson St. • Jackson, MI 49201



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MEMBER CONNECTION

a Publication of Jackson Community F.C.U.

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Equifax Cyber-Attack

Equifax, one of the leading consumer credit reporting agencies announced a major cyber-attack that may have impacted 143 million consumer accounts in the United States. This was credit bureau data that included consumer social security numbers, addresses, accounts, birth dates, and maybe driver's license information, etc. With the potential of 143 million consumer accounts impacted by the breach, Jackson Community FCU will have members impacted and accounts will be compromised. According to pymnts.com, "Visa and Mastercard are warning financial institutions across the country that more than 200,000 credit cards were compromised during the Equifax hack".

Here is how you can help protect yourselves:

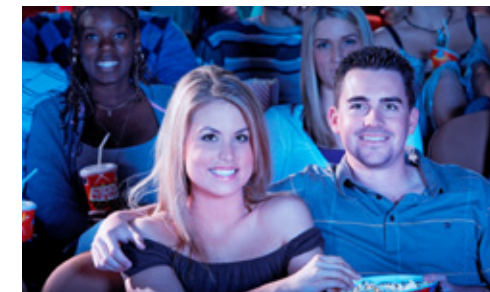
1. It is very important to give us and other financial institutions you work with up-to-date contact information

so we can contact you in the event of suspicious account activity – cell phone, email and home phone.

2. Open and review your monthly statements, and let us know if you identify fraudulent transactions.
3. Jackson Community FCU has fraud monitoring protection policies in place including member verification procedures.
4. Our Visa/MasterCard products offer Zero Liability Protection.
5. Beware of phishing emails.
6. You can freeze your credit files. This will stop any and all further requests for credit. Each of the credit reporting agencies will charge a fee to do this, but it will ensure that nobody who has stolen your information could have a credit report pulled for credit.

As always please feel free to contact the credit union if you have questions or concerns.

Free Movie Nights from Your Credit Union



We are continuing our tradition of Free Movie Night at the Michigan Theater. Coming up in October on Saturday the 21st we will be showing Casper to get you in the Halloween mood. Then in December on Saturday the 9th it is Elf. Spend the day shopping for Christmas and then come see the movie. As always it is free to come to the movie for all members and their friends. Carnival games start at 6:00pm, which are, of course, free. We will have special guests as well to sign autographs for the kids, and the world famous Balloon Artists will be making all kinds of things for the kids with balloons, again for free! Get passes from your favorite staff member, and look for them to be handed out at local elementary schools as well. Hope you can join us!

STUDENT LOANS FOR COLLEGE!



College is expensive! We all do our best to save money, and yes there are grants, scholarship

and 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, as your student needs funds, can be accessed 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. ■

APPLY ONLINE AT www.jacksoncu.com

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!

It is quick, simple and easy, just answer the questions on 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! ■

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. Secure your cards! Recently, 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 happens at the merchant, and we cannot control those breaches. Rest assured we protect your financial information with some very sophisticated systems. ■

EXCLUSIVE DISCOUNTS AND BENEFITS



Everyone is looking for ways to save money, and that's just what Love My Credit Union Rewards is all about. Jackson Community Federal Credit Union is excited to offer you exclusive discounts and benefits on products and services you use every day. Credit Union members have already saved over \$1.4 billion with Love My Credit Union Rewards discounts. So along with lower loan rates and fewer fees, here's another way you can save even more.

- Receive a 10% discount (business members a 15% discount) on select regularly priced Sprint monthly data services. Plus, waived activation fee on new lines and upgraded fees (\$36 savings each)
- Save up to \$15 on Turbo Tax Federal tax products
- Save on services for your home from ADT, Direct TV, Allied, and more
- Earn cash back when you shop at over 1,500 online retailers with Love to Shop ■

CHRISTMAS LOANS



I know its only October, but some people like to shop early so we are going to start our Christmas Loans now! Borrow money now and pay it off at the rate equal to the number of months you want to pay it back. 6% for 6 months 7% for 7 months 8% for 8 months, well you get the idea. Some restrictions do apply. See your favorite loan officer for details! ■



IDENTITY THEFT

Fight identity theft by monitoring and reviewing your credit report. There are three ways to get your free credit report; you may request your free credit report online, at www.annualcreditreport.com or by phone at 1-877-322-8228. If you prefer mail, follow these steps: Download the request form (You need an Adobe viewer to view the requested form. Download the free Adobe viewer). Print and complete the form. Mail the completed form to:

Annual Credit Report Request Service, P.O. Box 105281 Atlanta, GA 30348-5281 Your reports will be mailed to you within 15 days. Please, allow 2-3 weeks for delivery. Free credit reports requested online are viewable immediately upon authentication of identity. Once you have reviewed your credit report you should dispute any information that is not accurate. To do this you will need to go to the credit reporting agencies web sites, which are:

- Equifax - www.investigate.equifax.com
- Experian - www.experian.com
- TransUnion - www.transunion.com

By disputing the information you force the entity reporting the bad information to confirm the facts are correct or the false information will be removed. Getting the most accurate and up to date information on your credit report will help everyone involved to have the best possible information. If you need help with any of this process, please do not hesitate to call us and schedule a time to go over your credit report.

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.

HOLIDAY CLOSINGS

- Thursday November 23 - Thanksgiving**
- Friday November 24 - Drive Thru Only 8am to 6pm**
- Monday December 25 - Christmas**
- Monday January 1 - New Years Day**