



488 Majors Blvd., Lynchburg, TN 37352

# CREDIT UNION NEWS

Providing Financial Services Since 1977

WINTER  
2024

NMLS ID #772686

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## Take Control of Your Finances in 2024

Are you struggling with debt? Are you living paycheck to paycheck? Do you just need some financial guidance?

We are here to help you determine your financial priorities, help you understand credit scores and reports and help you to pay off debt and start saving.

Confidential and certified help is offered **Free** at Jack Daniel Employees' Credit Union.

**Call or email Christy H. Dorsett, CCUFC for an appointment today to get started toward your Financial Freedom with financial counseling.**

931-759-3306

christy\_dorsett@b-f.com

Imagine what your life could be like if you could gain control of your finances.

- Analyze
- Budget
- Plan
- Re-Evaluate

**Just a few easy steps with our help!**



## TEXTS, POP-UPS & DOWNLOADS

Cyber-fraud criminals that are masquerading as legitimate businesses, people you know or government agencies are tricking consumers into divulging valuable personal information over the computer, phone or fax in order to steal funds from credit union accounts. Below are a few of the latest tips for protecting against schemes using electronic devices.

⇒ **THINK TWICE** before responding to "urgent" text messages.

Smartphone users are being targeted by scammers because these users almost always have their phone handy and tend to respond to calls and e-mails quickly, so that many may not realize a message is fake until it's too late. Not only that, but fake Websites are also harder to spot on a small screen.

⇒ **BE ON GUARD** against unexpected pop-up windows on Websites.

If after you're logged onto a Website, and you get an unexpected pop-up window asking for your name, account numbers and other personal information, that is likely a sign that a hacker has infected your device with spyware and is trolling for enough information to commit identity theft and gain access to your credit union account.

⇒ **BE SUSPICIOUS** of unsolicited offers to download games, programs and other "apps."

Those "deals" could contain malicious software directing you to fake Websites or install spyware used to steal information that can lead to theft. Consider using anti-virus software specifically designed for smartphones and other mobile devices.

It's normal for your credit union to ask for your login ID and password when you first log in and to ask you to answer a 'challenge question' if you want to reset your password or start using a new computer. But we will not ask you through a pop-up window to type your name and information such as your date of birth, mother's maiden name and cell phone numbers. Credit unions only need that type of detailed personal information when the account is initially opened.

**Sign Up For E-statements Today! It's the fastest way to get your statement.**

**Yes!**  
 To paying less

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**Transfer Credit Card balances to a low fixed APR \* and Save.**



Balances transferred to a Jack Daniel Employees' Credit Union Visa Credit Card will receive 0.00% APR\* for 6 billing cycles! \*\* Then receive a fixed interest rate from 7.00% to 15% APR\* based up-on the rate disclosed at account opening.

Take advantage of this promotion to lower your debt while enjoying all the perks of your Jack Daniel Employees' Credit Union Visa, including:

- NO balance transfer
- No annual fee
- **Visa Credit Payment Volume Incentive\*\*\***
- Cash back rewards
- Convenient payment options

To transfer your debt, stop by JDECU, visit [www.jdecu.org](http://www.jdecu.org) or call Christy at 931-759-3306. The promotion is valid January 1<sup>st</sup> thru March 31<sup>st</sup>.

\*APR=Annual Percentage Rate. After 6 billing cycles, interest rates will revert to your disclosed APR based on your credit score. Promotional rate valid for the date of transfer.

\*\* Only the amount (s) transferred from other card accounts will be eligible for the 0% interest rate.

ALL APPLICATIONS ARE SUBJECT TO JDECU LOAN APPROVAL GUIDELINES. NOT EVERYONE WILL QUALIFY.

\*\*\*JDECU received \$4,208 in 2022 as a Visa Credit Payment Volume Incentive which allows us to improve our services.

### Update Your Account Information

Have you moved? Did you get a new email address? Be sure to update us with your current information, including any changes to your beneficiary. It's important that we have your most up-to-date information in order to properly serve your financial needs.

1099 and 1098 forms will be distributed to your home address. Please update your account if it has changed recently.









**FILE SMART.  
 SAVE BIG.**

Enjoy the perks of being a member.

SCAN CODE TO GET DISCOUNT OR VISIT [taxservices.lovemycreditunion.org](http://taxservices.lovemycreditunion.org)



**MOBILE DEPOSIT CAPTURE**

Click  
 Capture  
**DEPOSIT**

MAKE YOUR DEPOSIT WITHOUT VISITING THE CREDIT UNION.



*Winter budgets*  
**Can be Ruff**

Call off the dogs and stop by or call us today to discuss your financial needs!

**HOLIDAY CLOSINGS**

Martin Luther King Jr. Birthday  
 Monday, January 15th

Good Friday  
 Friday, March 29th

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

**NCUA**

National Credit Union Administration, a U.S. Government Agency

