



WINTER 2019

JACK DANIEL

Employees' Credit Union

www.jdecu.org

CREDIT UNION NEWS

Providing Financial Services Since 1977

A Fresh Start for the New Year

THE PERFECT TIME TO REASSESS YOUR FINANCES.

If your Credit Card comes with a high interest rate and you're left with unused rewards, It's time to evaluate your options. We can assist you in consolidating debt and getting your budget back on track. Moving your debt to a credit card with no annual fee and a convenient cashback reward program is a good place to start.



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 upon 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 fees**
- **No annual fee**
- **Cash back rewards**
- **Convenient payment options**

To transfer your debt, stop by JDECU, visit www.jdecu.org or call Jessica or Whitney at 931-759-5513.

Promotion valid January 1st thru March 31st.

**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.

Six Ways to Use Your Tax Refund

If you're expecting a tax refund this year, now is a best time to start planning how you'll use that extra money. The best uses are to pare down debt and bulk up your savings. For instance, you can:

- 1. Open an emergency fund or add to your existing one.** Aim to save enough to cover three to six months of expenses for those unexpected emergencies, like your car breaks down, your refrigerator dies, or you lose your job. Put your tax refund into a savings account opened specifically for these emergencies.
- 2. Fund your IRA.** You can make up to a \$5,500 contribution (\$6,500 if you're 50 or older) to a Roth or a traditional individual retirement account (IRA) for tax year 2018.
- 3. Open a Coverdell Education Savings (ESA).** When saving for your child's college education with an ESA, funds can be withdrawn tax-free when used for college. Coverdells can also be withdrawn tax-free to pay for a broad range of K-12 expenses
- 4. Take a class to improve your career prospects.** If you think you lack certain skills to get ahead in your career, use the refund to purchase classes to learn those skills. You may be able to deduct those expenses from your taxes using the Lifetime Learning Credit.
- 5. Pay off debt.** Use your refund to pay off any high-interest-rate credit card debt you may have. Try to pay off the debt in full so you can stop getting interest charges added to your balance every month.
- 6. Start a Christmas Club account.** This account lets you save for holiday spending year-round so you don't have to rely on credit cards in December. If your employer offers direct deposit, make saving even easier by having a set amount automatically deposited to this account.

Sign Up For E-Statements



Faster delivery, better for the environment

When you sign up for E-Statements, there's no more waiting around each month for your statements to arrive in the mail. You can access your statements before paper statements are available, which means if you see any suspicious account activity, you'll be able to report it quicker.

Additionally, there will be no more paper hassles and the need to destroy them. Save the trees and resources.

Signing up for E-Statements is easy. Simply sign into your online account or mobile app and click on e-Statements. You will be prompted to accept the terms. Please stop by or give us a call if you need assistance or have questions.



IRA Withholding Notice:

Did you know that you can change your federal and/or state tax withholding elections for your IRA distributions at any time by notifying us in writing? If you do not make any changes, your previous selections will remain in place.

You are advised to seek advice from your tax professional and attorney.

Save up to \$15 on TurboTax®!

Members Save Up to \$15 on TurboTax, the Tax Software That Has You Covered

This year, get your biggest possible tax refund – without leaving your living room. TurboTax, the #1 best-selling tax software, is up to date on the latest tax laws and guarantees 100% accurate calculations, so you can be confident your taxes are done right and get your biggest possible refund. And, as a credit union member you can **save up to \$15** on TurboTax this tax season. **To access the member discount, click on the TurboTax web banner located on our JDECU website. Start today and save!**

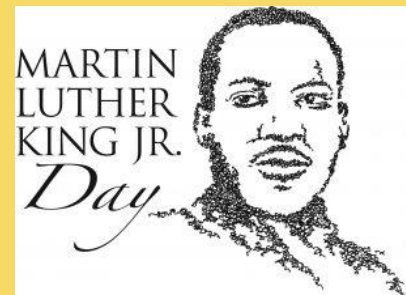
More Savings with Love My Credit Union Rewards!

In addition to the TurboTax discount, members have saved nearly \$2 billion with exclusive offers from Sprint®, ADT, and cash back shopping with Love to Shop. The more offers you take advantage of, the more you save. Visit the JDECU website or www.lovemycrreditunion.org to start saving today!

Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2018. Discount applies to TurboTax federal products only. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

Remember the Dates

Closed January 21



February 17th 2019

Join us at the Annual Meeting
488 Majors Blvd.
8 am - 4 pm

Contact Information:

PH: 931-759-5513
Fax: 931-759-5607
www.jdecu.org

P. O. Box 199
488 Majors Blvd.
Lynchburg, TN 37352

LOST / STOLEN CARD

To report a lost or stolen card contact the credit union during normal business hours.

After normal business hours contact the numbers listed below.

For Visa Credit Cards
1-800-808-7230.

For Debit Cards
1-800-325-3678, 800-453-4270, or
800-500-1044.

This information can also be found on the JDECU mobile app under more.

Office Hours:

Monday-Friday 8:00am - 4:00pm

Drive Thru Hours:

Monday-Friday 7:30am - 4:30pm



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

