3100 W. Broadway
Mt. Vernon, IL 62864
P: 618-244-5197
F: 618-244-0830
jeffco777@hotmail.com
www.jeffcocu.com





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## Vacation time has arrived!!

Do you have accumulated vacation time? Now is the time to use it! Let us help you spend that time on the beach or take that cruise to the Caribbean! You deserve it!! Contact us today and ask about our special low interest rate loan made just for you!

While on vacation make sure to use your Jeff-Co VISA Credit Card! It is safer then taking cash and using your debit card. Did you know that your VISA trans-



actions can also be easily tracked online at www.ezcardinfo.com to help you stay organized and within your budget.

We make it so easy, you'll have a hard time finding a reason not to go!

ASK US ABOUT THE VISA TRAVEL MONEY CARD!

Let us know before you travel to prevent your card from being blocked and transaction from being flagged as fraud.



### **Holiday Closings**

- Independence Day-Monday, July 4, 2016
- Labor Day-Monday, September 5, 2016
- Christopher Columbus Day-Monday, October 10, 2016
- Veterans Day-Friday, November 11, 2016

\*APR is Annual Percentage Rate. Rates are subject to change. Your actual rate is determined by account history and credit score.



Transfer your existing credit card balances to one of our credit union credit cards and receive a special low rate of 2.99% for 12 months\* beginning July 1st through September 30, 2016.

Don't let credit card debt keep you from your financial goals. They're just another hurdle we can help you leap over.

Talk to a team member today to help you get started.

\*Balance transfers completed 07/01/16 thru 09/30/16 will receive 2.99% APR on transfers for 12 months. After promotional time frame expires, remaining balances will migrate to standard APR applicable on your account. Please contact your credit union for complete details.

# Stuff the Bus

Jeff-Co is participating in Stuff the Bus Program through United Way.

Schools supplies can be dropped off at the credit union.

#### Suggested Items include:

Notebooks, Backpacks, Crayons, Washable Markers, Rulers, Folders, Pencils, and Erasers

#### BEWARE OF CARD SKIMMERS!

Credit Ca

Skimmers are a card reader that grabs the private information off the cards magnetic stripe. They are attached to payment terminals such as gas pumps and atm's.

Ways to check for tampering are: Look for different colors, material or graphics on the machine. If the terminal has arrows pointing to where the card needs to be read, make sure the arrows are properly spaced away from

spaced away from the terminal and can be clearly seen. If at a gas pump, take a look at the pumps around you and compare. If you notice any differences do not use the terminal and notify someone immediately!

It is always a good practice to check your account balances and transactions daily to help prevent fraud. Catching fraud early can stop and prevent it from happening again. For debit cards and accounts, you can view your transac-

tions and balances on Home CU at www.jeffcocu.com. Jeff-Co credit card balances and transactions can be viewed at www.excardinfo.com. Contact us for more information.

Numbers to call for fraud Debit Card: 1-800-327-8622 Credit Card: 1-866-444-8531

#### Above and Beyond ★☆★

With summer here and work a thing of the past, what better time to go back to school then now?! With our Further Education For Educators loan, teachers can head back to school to further their own careers!

With rates as low as 6.50% APR\* on a five year line of credit, let us be the one to send you back to school! Why? Because we believe

\*APR is Annual Percentage Rate. Rates are subject to change. Your actual rate is determined by account history and credit score.

that teachers deserve more than just an apple!

Contact our loan officer today to find out more information on our FEFE Loan and to get the loan process started. We would love

to put you ahead of the class and help you be the best teacher you can be!



To Casey Little winner of the 2016 Lon McHaney Memorial Scholarship!



red is Mr. YanZandt, Chairman of t Board of Directors, presenting Case larship award.

#### Who wants to be a millionaire?!

Did you know that with the financial calculator on our website you can not only calculate auto and mortgage loans, but you can calculate savings accounts as well!



Try it today and find out how much your monthly payment might be, how much you can afford for a vehicle, compare two different loan rates, how much your savings could make you, and even how long it may take you to reach a savings goal!

Come over to our website at www.jeffcocu.com and click on the Financial Calculator tab on the right hand side of the screen, right under the Home Banking Login, and start your planning today!