



JEFF-CO NEWS

Jeff-Co Schools Federal Credit Union
3100 W. Broadway
Mt. Vernon, IL 62864
Phone: 618-244-5197
Fax: 618-244-0830
E-mail: jeffco777@hotmail.com

Serving staff, students and their family members of Jefferson and Hamilton County Schools, Rend Lake College & Ashley Grade School.

HOLIDAY CLOSINGS

- January 2 - New Year's Day
- January 16 - Dr. Martin Luther King, Jr. Day
- February 20 - President's Day
- April 6 - Good Friday
- May 28 - Memorial Day



Income Tax Clubs will be disbursed the first week of April.

We're on the web!
www.jeffcocu.com

Verification of Member's Accounts

A verification of member's accounts & VISA credit card accounts is being conducted by Pinski & Lyons, P.C. as part of the supervisory exam. If you have any questions concerning your account, please contact:

Susan Lyons at Pinski & Lyons, P.C.
Certified Public Accountants
401 A West Main Street
Salem, IL 62881
Phone (618) 548-5657

JANUARY 2012



MONEY DESKTOP

Tired of going to 8 different places



to manage your money?

Simplify Your Life . . .



All Your Money | One Place

moneydesktop

Find this **FREE** financial budgeting tool through your online account at www.jeffcocu.com

FREE* Bill Pay

With Bill Pay you can schedule **one-time** or **recurring** payments so you will never miss a bill again. No more stamps, no more envelopes, no more late fees, and no more bounced checks! Online Bill Pay protects you against check fraud by making secure electronic payments. It is **very convenient, saves you TIME and MONEY** and helps you manage your expenses. Statement Rewards is a new **FREE** feature that offers **personalized bill analysis** on some of your largest monthly expenses. Statement Rewards helps you save money! Rewards are also available for your favorite retailers.

***There is a \$5 dormant fee charged each month if Bill Pay is not used within a 90-day time period.**

Tired of other financial institutions stealing your money in unwanted fees?



Jeff-Co has FREE checking!

NO MONTHLY SERVICE FEE!



NO MINIMUM BALANCE REQUIRED!

**FREE ATM/Debit Cards
NO Monthly Use Fee!**

- \$50 deposit to open
- First box of checks FREE
- Overdraft Protection
- FREE Online Bill Pay
- ONLINE BANKING
- Setup available for Direct Deposit and ACH
- Allpoint and CO-OP ATM Network of 52,000 ATMs with NO FEE to use

VISA CREDIT CARD

11.90% APR OR 8.90% APR



TOP FIVE REASONS TO SWITCH TO YOUR CREDIT UNION CREDIT CARD

-according to Forbes.com

1. **Interest rate caps** - Federal law prohibits federal credit unions from charging interest rates higher than 18%.
2. **Lower interest rates** - According to a recent study, interest charges on credit union issued cards were 20% lower than the same cards issued by banks.
3. **Lower fees** - The average bank customer pays \$39 for a late fee. Credit union late fees are much lower.
4. **Credit unions are member-owned** - Credit unions are not owned by stockholders, so profits on credit cards and other loans go back to credit union members in the form of better savings account rates.
5. **Increased service** - 70% of credit union members thought that their financial institution put customers' financial interests above their own compared to only 58% of bank customers who shared this view.

**GET YOUR TAX REFUND
QUICKER WITH DIRECT DEPOSIT!**

OUR ROUTING & TRANSIT NUMBER IS:

2812 7724 1

**PLEASE CALL FOR YOUR INDIVIDUAL
ACCOUNT NUMBER.**

618-244-5197

ATTENTION:

**To Avoid Monthly
Dormant Account Fees**

Simply conduct one transaction every 365 days if you only have a Regular Share Account that is under \$100.00.

**We want to encourage you to
use your credit union!**

**Thank you for being
a valued member!**

