



# Jackson County

## TEACHERS CREDIT UNION

Calling Jackson County home since 1954.

Quarter 1 | 2021

# NEWS YOU CAN USE

Official Newsletter of Jackson County Teachers Credit Union

## Letter to Members

As we look back on the past year - a period of bizarre twists and turns - it is remarkable how much we have accomplished and overcome. Let's take that positive momentum and focus on the future and what is to come in this new year. With New Year's resolutions on everyone's minds, you may be thinking about how you can spend less and save more in 2021. Here are a few easy ways we can assist you in getting on a money-saving track.

It is never a one-size-fits-all solution when it comes to tackling your holiday debt. That is why we are here to work with you to find what works best for you and your budget. Consider letting us help you get on the right track by refinancing your mortgage.

Depending on your situation, refinancing your vehicle may be the solution for you. It can get you a better interest rate, lower your monthly payments, and/or change the duration of your loan. If you choose to go this route, you have the potential to have a bit of extra cash in your pocket each month.

We wish you a Happy New Year!

Valena Alexander, CEO.

## WELCOME

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STAY UP TO DATE  
WITH THE  
SCHOOL SCHEDULE  
[JCSB.org](http://JCSB.org)

Federally Insured by  
**NCUA** 

Hit the *open road*.



Hit the open road in a vehicle that has everything you're looking for when you get an Auto Loan with Jackson County Teachers Credit Union!

Jump for *Round-Up Savings!*



Our Round-Up Savings will have you jumping for joy! Download our Mobile App and start turning your change into savings!



We all know how hectic the holiday season can be, so why not start planning now? JCTCU offers a Christmas Club Account that you can use to save for the holidays all year!

**“Keep your face  
to the sunshine  
and you cannot  
see a shadow.”**

**- HELEN KELLER**



### **HOLIDAY CLOSURES:**

**Martin Luther  
King Jr. Day**  
Monday, January 18

**Presidents Day**  
Monday, February 15



## **SHOP LOCAL THIS SEASON**

Although shopping online at national chains may be more convenient during this time, it is extremely important to continue to support local businesses. These small businesses create the backbone of the community that we live in. They often provide better customer service, strengthen the local community, and create close-knit connections. We've collected a few reasons on why you should support small businesses and listed them here:

- Small businesses strengthen the local economy by keeping the money local
- By purchasing local, you are investing in the community and helping keep it unique
- Small business owners are statistically more likely to give back to local non-profit organizations
- Local businesses provide jobs to people of various backgrounds



*Drive down your payments!*



*Refinance your car and SAVE with us! Let us help put money back in your wallet this year.*

## **CRUSH YOUR 2021 FITNESS GOALS ON A BUDGET**

Feeling motivated to crush those new fitness goals but worried about breaking the bank? We've got you covered! Getting in shape doesn't have to cost you anything at all. Did you know that there are a bunch of free resources out there on Pinterest, YouTube, and Instagram? Look for exercises that require no weights. Believe it or not, bodyweight exercises are still extremely effective. Yoga is a great way to get your body moving. It can help improve flexibility and balance, while simultaneously boosting your mood. As the weather gets warmer, get outside and move! Find biking, hiking, and walking trails in your area.

**CONNECT WITH US ON SOCIAL MEDIA**



# BEWARE OF COVID-19 SCAMS

Scammers are notorious for capitalizing on fear, and the coronavirus outbreak is no exception. Unfortunately, these scammers and fraudsters are taking advantage of these uncertain times. It is important, now more than ever, to stay guarded when receiving unfamiliar phone calls, text messages, and emails. Most fraudsters spread misinformation to promote fear-mongering in order to trick the fearful and unsuspecting out of their money. We want to help protect you and your money. Below are a few ways you should be cautious when it comes to COVID-19 scams:

## Spot the scam

Scams usually are presented with a sense of urgency. Scammers give themselves away when they rush you into making a donation, wiring money, or purchasing prepaid gift cards. Another tell-tale sign is misspelled words, grammatical errors, or poor writing skills.

## Prevent the scam

If you receive an unusual email, always check the sender email. If the email claims to be someone from an official organization, do your due diligence and check by going to their official website or contact them through their official channels to verify. Additionally, you should never click on links from unknown sources. If you click on an unknown link, it could download a virus onto your computer or device that is used to collect your personal information.

## Common COVID-19 scams

In the past few months, several credit unions nationwide have reported fraudsters calling their customers impersonating the Centers for Disease Control and Prevention (CDC) and the World Health Organization (WHO). During these phone calls, the scammers will ask customers to verify personal information such as account numbers or Social Security numbers. It is important to stay up to date on the latest news from the CDC and WHO by checking their trusted websites.

## FROM “HO, HO, HO” TO “OWE, OWE, OWE”

Has the holiday season been making you budget blind? We know that holiday expenses can add up quickly before you even realize it. If you are feeling overwhelmed by January’s bills, here are a few options that we can help with to ease the stress:

- Refinance your vehicle
- Consolidate your credit cards
- Refinance your home equity



## WAKE UP DORMANT ACCOUNTS

Did you know that your account can be considered ‘dormant’ if no activity has occurred in the account within an extended amount of time? It is important to note that the length of time may vary between accounts and financial institutions. Once an account is classified as dormant, you will not be able to perform transactions or access the account as freely as you’d like. You may also find that some financial institutions will charge a dormant account fee. Wake up any inactive accounts that you may have to prevent them from becoming dormant! Begin doing so by conducting a few basic banking activities such as funds transfers, deposits, cash withdrawals, and bill transfers. As always, feel free to reach out to us if you have any questions about your inactive accounts.