



Jackson County

TEACHERS CREDIT UNION

Calling Jackson County home since 1954.
Quarter 2 | 2021

NEWS YOU CAN USE

Official Newsletter of Jackson County Teachers Credit Union

Letter to Members

On behalf of Jackson County Teachers Credit Union, we would like to thank you for an amazing Q1. We are so thankful to be able to serve all of the amazing people in our community. We will continue to bring additional value to our amazing community around us.

Spring is quickly approaching, and this new season brings warmer weather, sunnier skies, and new goals to tackle. As we enter the second quarter of the year, we want to thank you for your patience during the past year as we continue to navigate through difficult challenges. We will maintain constant communication with our members through our social media channels and website with credit union news. We are committed to working each day to positively impact and enrich the lives of our members.

As we look back over the years, our members' needs have evolved, and our service offerings have evolved to meet those needs. Today, we offer a full range of financial services and products for our members. We will continually provide our members with competitive pricing and strive to offer our members the most rewarding experience.

Please don't hesitate to contact us today to let us know how we can help you this spring. As always, thank you for being a part of our credit union family - happy spring!

Valena Alexander, CEO

WELCOME

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STAY UP TO DATE
WITH THE
SCHOOL SCHEDULE
JCSB.org

Federally Insured by
NCUA EQUAL HOUSING
LENDER

It's time for a *Spring* vacation!



Now that it's getting warmer out, it's time for a spring vacation! We can help take you to some of the most beautiful places in the world. You deserve the vacation of a lifetime. Visit our website to learn more.



Want to better track your debit card activity? Be alerted of unauthorized transactions? Place a temporary block on your card without calling the bank? Send money to other cardholders? Download the SHAZAM BOLT\$ app today!



HOLIDAY CLOSURES:

Good Friday
April 2

Memorial Day
May 31



Enjoy more of what life has to offer! Get a Recreational Loan with Jackson County Teachers Credit Union today!

“If you don’t like something, change it. If you can’t change it, change your attitude.”

- MAYA ANGELOU

SPRING SUGAR COOKIE BARS

Spring is just around the corner - so celebrate by making these tasty sugar cookie bars!

INGREDIENTS

Cookie Bars

- ¾ Cup Butter (room temperature)
- ½ Cup Cream Cheese (room temperature)
- 1 ½ Cup Sugar
- 1 Egg
- 1 tsp Vanilla
- 1 teaspoon Baking Powder
- ½ teaspoon Baking Soda
- ½ teaspoon Salt
- 2 ½ Cups Flour

Frosting

- ½ Cup Butter (room temperature)
- ½ Cup Cream Cheese (room temperature)
- 2 teaspoons Vanilla
- 2 ½ Cups Powdered Sugar
- Assorted Sprinkles

INSTRUCTIONS

1. Preheat the oven to 350. Grease a 13x9 pan very well.
2. In a bowl, blend butter, cream cheese, and sugar, and blend until well mixed. Add in the egg and vanilla and mix until completely combined.
3. Slowly add in baking powder, baking soda, salt, and flour until a thick dough forms.
4. Press the dough evenly into the prepared pan and bake for 20-25 minutes. Cool completely before frosting.
5. To make the frosting, add the room temperature butter and cream cheese and blend until well mixed.
6. Add in the vanilla and slowly mix in the powdered sugar. Mix until creamy and smooth. Spread the icing evenly and thickly across the cooled cookies.
7. Sprinkle with seasonal sprinkles. Cut into squares and enjoy!

We've got you covered!



Whether you're shopping for your first home or looking to refinance your current home, we have you covered! We offer the best rates that will be sure to put you on the path to success.

CONNECT WITH US ON SOCIAL MEDIA

10 FINANCIAL TIPS

- Get paid what you're worth and spend less than you earn
- Stick to a budget
- Pay off credit card debt
- Contribute to a retirement plan
- Have a savings plan
- Invest
- Maximize your employment benefits
- Review your insurance coverages
- Update your Will
- Keep good records



How are you doing on the above checklist? If you're not doing at least six of the 10, consider resolving to make improvements.

VISIT US AT JACKSONCOUNTYTCU.COM

TOP 20 WORST PASSWORDS

NordPass, a password manager company, released its list of the worst passwords of 2020. It is worth taking a look at the top 20 worst passwords to make sure your password has not made the list!

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|--------------|-------------------------------------|---------------|
| 1. 123456 | 8. 12345 | 14. Million2 |
| 2. 123456789 | 9. 1234567890 | 15. 000000 |
| 3. picture1 | 10. senha (Portuguese for password) | 16. 1234 |
| 4. password | 11. 1234567 | 17. iloveyou |
| 5. 12345678 | 12. qwerty | 18. aaron431 |
| 6. 111111 | 13. abc123 | 19. password1 |
| 7. 123123 | | 20. qqww1122 |

Let us welcome you home!

Whether this is your first home or your tenth home, we have you covered! We know it can be stressful to find the perfect home, so we want to do our part to make this process as easy as it can be. Let us welcome you home!

Teach your child to save money.

It is more necessary now than ever to teach your children at a young age to start saving. This will help them set up a good financial future. Help your children save for a brighter future!

LaLa's Corner

Renting vs. Owning a Home: What's the Difference?

<p>Buying a Home:</p> <p>PROS: Sense of stability, belonging to a community, and pride of ownership.</p> <p>CONS: Unexpected repairs, extra monthly expenses, and mortgage interest.</p>	<p>Renting a Home:</p> <p>PROS: Offers flexibility, predictable monthly expenses, and someone to handle repairs.</p> <p>CONS: Rent increases and inability to build equity into your living quarters.</p>
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Financial Tips from our Financial Frenchie!