



Jackson County

TEACHERS CREDIT UNION

Calling Jackson County home since 1954.

Quarter 4 | 2020

NEWS YOU CAN USE

Official Newsletter of Jackson County Teachers Credit Union

Letter to Members

Spending time at home seems to make our days go by slowly, and with no clear end in sight to this pandemic, our spirits can get low. Being able to find that outlet to bring joy to your day is necessary in order to keep our mental and emotional health at a good level. Cabin fever is very real, and it can get you down. Although this has been a difficult time and we have had little time to adjust, there are many things that you can do to improve your day-to-day living: whether that be taking yoga lessons from YouTube, starting a virtual book club, cooking with your family, or online shopping for home improvement projects!

Everyone in our community has felt the impact of COVID-19 together, including many businesses that have been hurting due to the loss of their customers. Another way to not only better your day, but better your community, is partaking in shopping local. Your dollars go to stimulating our local economy, and more often than not, local business owners invest back into our communities, too.

Remain optimistic in the face of social distancing and isolation. The world needs positivity right now, and you may find that within your home, but you definitely will in our community.

Thanks,
Valena Alexander, CEO.

WELCOME

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Apply for our Skip-A-Pay program that will run in November thru December. Call Deanna for more details.

In November and December, we will be adding \$50 bills in with our regular \$20 bills to our ATM machine.

See our website for more details!

**STAY UP TO DATE
WITH SCHOOL SCHEDULE**
JCSB.org

Fun for the whole family!

Join us at Madison Street Park on Friday, Oct 30, from 4 p.m. - 8 p.m. to celebrate the 2nd Annual Partners for Pets "Pet"oberfest! Bring your pets (on a leash) and family for a night of "spook"tacular fun!

Going back to simpler times.

Throw back Thursday, back to a simpler time. Satsuma celebration on November 19. Satsuma give away while supplies last on that day.

Let's Celebrate Early!

Christmas

December 11 from 4p.m. - 6p.m.

Bring the kids, Santa will be there!!!

WINTER STAYCATION TIPS

Many families take advantage of winter to get out of the cold and take a vacation to visit somewhere warmer. Unfortunately, for some families, taking a vacation, especially around the holidays just isn't in the budget. Though staying home during the cold winter months may not seem like much of a vacation, there are many benefits to a staycation.

You save money. You get the opportunity to learn more about your area. There's no packing and unpacking. The money you spend stays local, which helps support the local economy. You also strengthen bonds and connections with each other.

You don't need to spend a lot of money or travel far to enjoy fun activities and create memories as a family. Though you may be tempted to get done some of your projects or chores you've been putting off, instead use the time to really enjoy each other.



DIY YUMMY GIFT IDEA

Here is a yummy DIY gift idea. This is the perfect holiday gift for almost anyone! Who doesn't like to bake cookies?

DOUBLE CHOCOLATE MINT CHRISTMAS COOKIES IN A JAR RECIPE

Grab a quart-size mason jar and begin layering the following ingredients. Gently tap the bottom of the jar on the counter as you go to get everything to lay down into the jar nice and flat.

Layer the following in this order

- 1/2 C sugar
- 1/2 C brown sugar
- 1/4 C cocoa powder
- 1/2 tsp salt
- 1/2 tsp baking soda
- 1 and 1/4 C flour
- 2/3 C chocolate chips
- 2/3 C peppermint chips



★
**INTEREST FREE
VACATION OR
CHRISTMAS
LOANS**

**CALL MARY FOR
DETAILS
(850) 526-4470.**



Purchase that home you've been dreaming about with a Home Loan from Jackson County TCU! We specialize in financing, refinancing, and unique properties. Contact Tori Sims Willis at (850) 526-4470 for more information today!



SHOP LOCAL

Most small businesses don't have the credit and capital to weather the coronavirus pandemic. The average small business has only enough cash in reserve to remain open for 27 days. For restaurants, it's only 16 days; for retail shops, only 19.

Buy from Local, Independently Owned Businesses. You can help the small businesses you love stay in business by buying their products and services.

Buy Gift Cards. You can use them once the business reopens. In the meantime, you're providing the business with income it desperately needs to stay afloat.

Buy Something Extra. While you're buying a gift card, maybe get one as a birthday gift for a friend as well.

Be Flexible. Many small businesses are trying out new ways to meet their customers' needs and keep themselves solvent.

Tip Better Than You Usually Do. If you are patronizing a service-sector business whose workers rely on tips, leave a bigger tip than usual.

Leave a Review. This is a great time to leave positive reviews of your favorite local businesses on Yelp, Google, Facebook, and other social media.

HOLIDAY CLOSURES:

Columbus Day
Monday, October 12

Veterans Day
Wednesday, November 11

Thanksgiving
Thursday, November 26
Friday, November 27

Christmas
Thursday, December 24
Friday, December 25

New Year's Day
Friday, January 1

**CONNECT WITH US ON
SOCIAL MEDIA & VISIT
OUR WEBSITE FOR UP TO
DATE EVENTS AND INFO!**

HOLIDAY SHOPPING

Timing is everything when it comes to saving for the holidays. The longer you have to build up cash reserves, plan your budget, and buy gifts at the right price, the better you can cover these seasonal costs without going into debt.

Shopping early and online are two great strategies for holiday preparations! Consumers will undoubtedly find better selections and enhanced value when using these strategies. Retailers are also prone to reducing prices and offering discounts to high-touch customers through digital and online channels.



HOLIDAYS...WE'VE GOT YOU COVERED!

You have several options this holiday season that will save you time and money. Everything you need for holiday shopping is here. Ready for a staycation? Get a Holiday Loan and go have some fun! Take a look at more options we have for you:



Personal Loans

- Low interest rates
- Flexibility



Interest Free Christmas Loan

Have the Christmas you deserve



Skip-A-Pay

Relieve some holiday stress by skipping your loan payment.



Christmas Club

Call us about our Christmas Club Savings Program, which starts in January of 2021.

*APR = Annual Percentage Rate. **Subject to credit approval. ***Must meet eligibility requirements. Call to see if you qualify. Loan promotions may change at any time with or without notice. See our website for more details.