



CREDIT UNION NEWS

SPRING
2024

Providing Financial Services Since 1977

488 Majors Blvd., Lynchburg, TN 37352

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MARK YOUR
CALENDAR!

We will be closed :

- ⇒ May 27th-Memorial Day
- ⇒ June 19th-Juneteenth
- ⇒ July 4th- Independence Day

April 25th –JDECU Youth Day 2024

When: April 25th between 8:00 am and 4:00 pm

Where: 488 Majors Blvd., Lynchburg, TN

Who Can Come: All members under the age of 18

Other info: There will be prizes, financial education, games, and refreshments. The \$5.00 membership will be waived for any new youth accounts opened in the month of April. A youth savings account can encourage kids to practice good financial habits that will enable them to fulfill their dreams.

More information to follow.

**DONUT GROW UP
WITHOUT A SAVINGS**



LAWN AND GARDEN LOANS

TIME FOR AN UPGRADE?

We can help. Apply online or give us a call for a Lawn and Garden Loan. We will lend up to 100% of your purchase plus taxes for a new lawn mower, weed-eater or tiller. Terms up to 36 months depending on the amount financed.

Subject to JDECU guidelines.



2024 ANNUAL MEETING JOIN US

April 18th 8:00 am — 4:00 pm

**Election of 2 seats to be held during
our *Annual Meeting*:**

- Scott Parks - seeking re-election
- Troy McKenzie - Not seeking re-election

BLOOD DRIVE

11:00 am - 4:00 pm

One donation can save 3 lives

Sign up at bloodassurance.org/jackdaniel
or call Pam Case at 931-759-5513



Raiders
CREDIT UNION

Raiders Credit Union is a school branch partnership of Moore County Schools, Jack Daniel Employees' Credit Un-

ion, and the University of Tennessee. Started the 2023-2024 school year, our mission statement is **Raising Awareness** **Instilling Determination** **Encouraging Raiders to Save with a purpose.** All Lynchburg Elementary School students are eligible to join. Account information is available at LES or JDECU.



In the Check-out line buying gift cards? Read on to avoid a Scam

By Cristina Miranda, Consumer Education Specialist, FTC

If you're in the checkout line with a gift card (or several) in your hand, ask yourself: is the gift card you're buying for a gift? Or is someone on the phone with you as you're checking out telling you what to do – like buy a gift card to pay for something and give them the numbers? Gift cards are **ONLY** for gifts. That means if the gift card isn't for someone's birthday, anniversary, or for any other gift giving reason, it's a scam.



Gift card scammers only want your money. First, they'll call, text, email, or send a social media message. Then comes a made-up story: They're from the government (pay taxes or a fine), tech support (something's wrong with your computer – pay to fix it), or you've won a prize (but pay for it first.) Other scammers might use AI voice cloning to sound like a family member in trouble. It's always urgent. They always want you to act fast or something bad will happen. And it's always a scam.

Think you gave gift card numbers to a scammer? Act fast. Grab your gift card and the gift card receipt. Then,

- **Report the gift card scam to the gift card company directly.** It doesn't matter when the scam happened. There is a list, [How To Contact Gift Card Companies](#) on the consumer.ftc.gov website.
- **Ask for your money back.** Some companies are helping stop gift card scams and might give your money back. Always ask.
- **Tell the FTC at [ReportFraud.ftc.gov](#).** Your report makes a difference and helps protect people in your community from fraud and scams.

Remember: gift cards are **ONLY** for gifts. If it's for anything else, like to pay to fix any problem for **ANY** reason, it's a scam.

Visit [ftc.gov/gift cards](#) to learn more. Share this information with your friends, family, and community to help stop gift card scams.

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[taxservices.lovemycreditunion.org](#)

Start Planning Your Vacation Get-a-way!

We can help, with a Vacation Club Account or a Vacation Loan .Vacation Club Accounts are disbursed annually on the 1st business day in June.

Achieve the perfect look with a **JDECU Home Equity** or a **Home Improvement Loan**. Apply today online or with the lending department.

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