

488 Majors Blvd., Lynchburg, TN 37352

CREDIT UNION NEWS

Providing Financial Services Since 1977

NMLS ID #772686

PH: 931-759-5513 Fax: 931-759-5607

www.jdecu.org jdecu@b-f.com

SPRING

2024

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.



April 18th 8:00 am — 4:00 pm

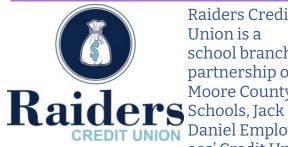
Election of 2 seats to be held during our *Annual Meeting:*

- 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 is a school branch partnership of **Moore County** Daniel Employees' Credit Un-

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







Subject to JDECU guidelines.

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.



<u>Gift card</u> 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.

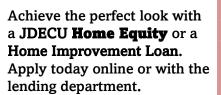
Think you gave gift card numbers to a scammer? Act fast. Grab your gift card and the gift card receipt. Then,

- 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 <u>ftc.gov/gift cards</u> to learn more. Share this information with your friends, family, and community to help stop gift card scams.







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.

