

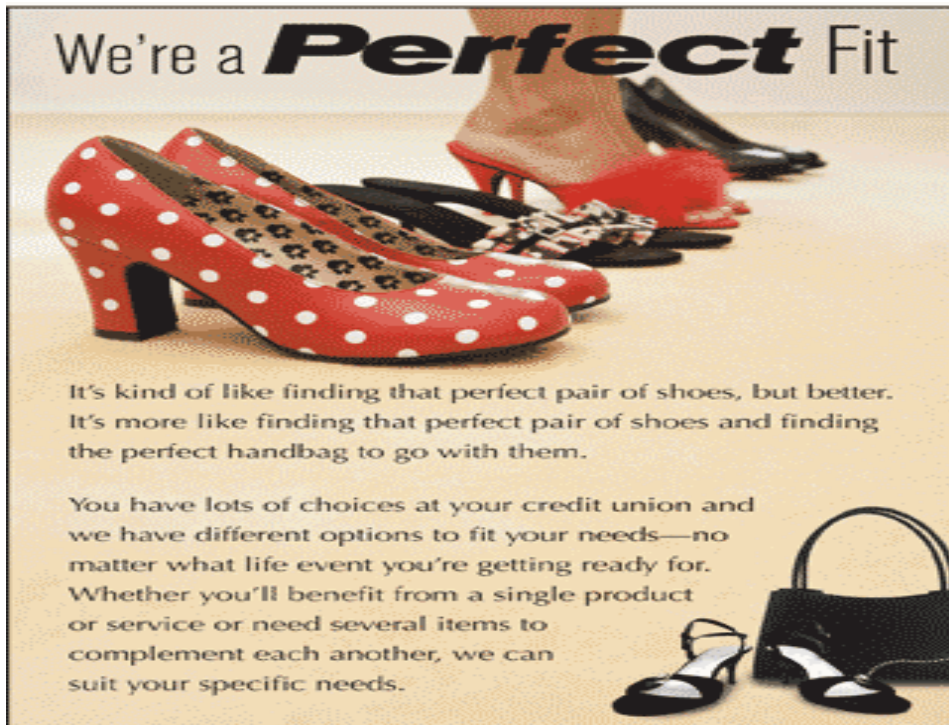
CREDIT UNION NEWS

PO Box 199, Lynchburg, TN 37352 (931) 759-5513

July 2010

www.jdecu.org

Serving the employees of Jack Daniel Distillery since 1977.



We're a **Perfect** Fit

It's kind of like finding that perfect pair of shoes, but better. It's more like finding that perfect pair of shoes and finding the perfect handbag to go with them.

You have lots of choices at your credit union and we have different options to fit your needs—no matter what life event you're getting ready for. Whether you'll benefit from a single product or service or need several items to complement each other, we can suit your specific needs.



JACK DANIEL
Employees' Credit Union

LOANS

- **Back to School**
- **Vacation**
10.00% APR
\$1500 for 12 months
- **Farm Equipment**
New or Used
Base interest rate:
5.75%-8.00% APR

Back-to-School: Plan Your Budget

Back to school means expenses! Clothes, shoes, and school supplies can drain a budget quickly. With the average family with school-aged children spending \$483 on back-to-school items each year, it's no wonder setting a budget is essential for all parents with school-bound youngsters.

To avoid falling into debt at back-to-school time, plan ahead for how much you want to spend. In recent years, the average consumer has spent \$220 on clothing, \$90 on shoes, and \$73 on school supplies for each child.

You also may want to budget for the changing technology of school supplies. More classrooms are using computers and computer-related study materials. And with many electronics now somewhat affordable to most families, classrooms may be requiring or recommending tech-smart supplies and materials.

Also, don't forget about doctor checkups, school fees, and athletics or other extracurricular fees, which often are overlooked when setting a back-to-school budget.

Call Jack Daniel Employees' Credit Union for help with all your financial needs. Call 931-759-5513 today.

Reminder

In observance of Labor Day 2010 the Credit Union will be open 7:30 to 11:30 am on September 3rd (drive-thru only). It will be closed September 6th.



Had enough scary surprises from your big bank credit card?

Enough already with short payment deadlines, huge interest rates, and gotcha late fees.

If you're ready to pop for the card with a low rate, predictable fees, and no surprises, call us about a credit union credit card.

We have the jump on other cards.

New Overdraft Rules for Debit & ATM Transactions

New Federal Reserve rules give Debit and ATM card users additional options regarding overdrafts. In the coming months, we along with other financial institutions must offer you the ability to make specific decisions about future overdraft services for transactions made with your Debit/ATM cards.

We will be mailing information to your home and will make this same information available through your home banking site. You will need to read the information, choose your option and return the information to us.

As always, contact the credit union at 931-759-5513 or stop by if you have any questions.

With eZCardInfo, You're in Control

Don't let unruly stacks of credit card statements lead to undisciplined fiscal habits. Late or missed payments reflect poorly on your credit rating – and can put your financial future in jeopardy. But with eZCardInfo, you can push aside your paper statements and gain a clearer view of your credit card information than ever before.

eZCardInfo is like online banking for your credit card! When you enroll, you can manage your account 24/7, including the ability to:

- View your account balances
- Check available credit
- View past and current statements
- Download data to financial software
- View transactions since your last statement
- Search and view up to 18 months of transaction history
- Pay your bill online
- View transaction and spending reports
- Receive e-mail or text alerts for information about conditions or events affecting your account

And, with our encrypted, Web site you'll feel safe knowing that your credit card information is secure. Enroll in eZCardInfo and start taking control of your finances today!

To enroll, or for more information, please visit www.eZCardInfo.com.

eZCardInfo.com



EQUAL HOUSING
OPPORTUNITY



Office Hours: Monday-Friday, 8:00am-4:00pm
Drive Thru Hours: Monday-Friday, 7:30am - 4:30pm

Your funds are federally
insured to \$250,000 by

