



**JACK DANIEL**  
Employees' Credit Union

488 Majors Blvd., Lynchburg, TN 37352

# CREDIT UNION NEWS

WINTER  
2025

Providing Financial Services Since 1977

NMLS ID #772686

PH: 931-759-5513

Fax: 931-759-5607

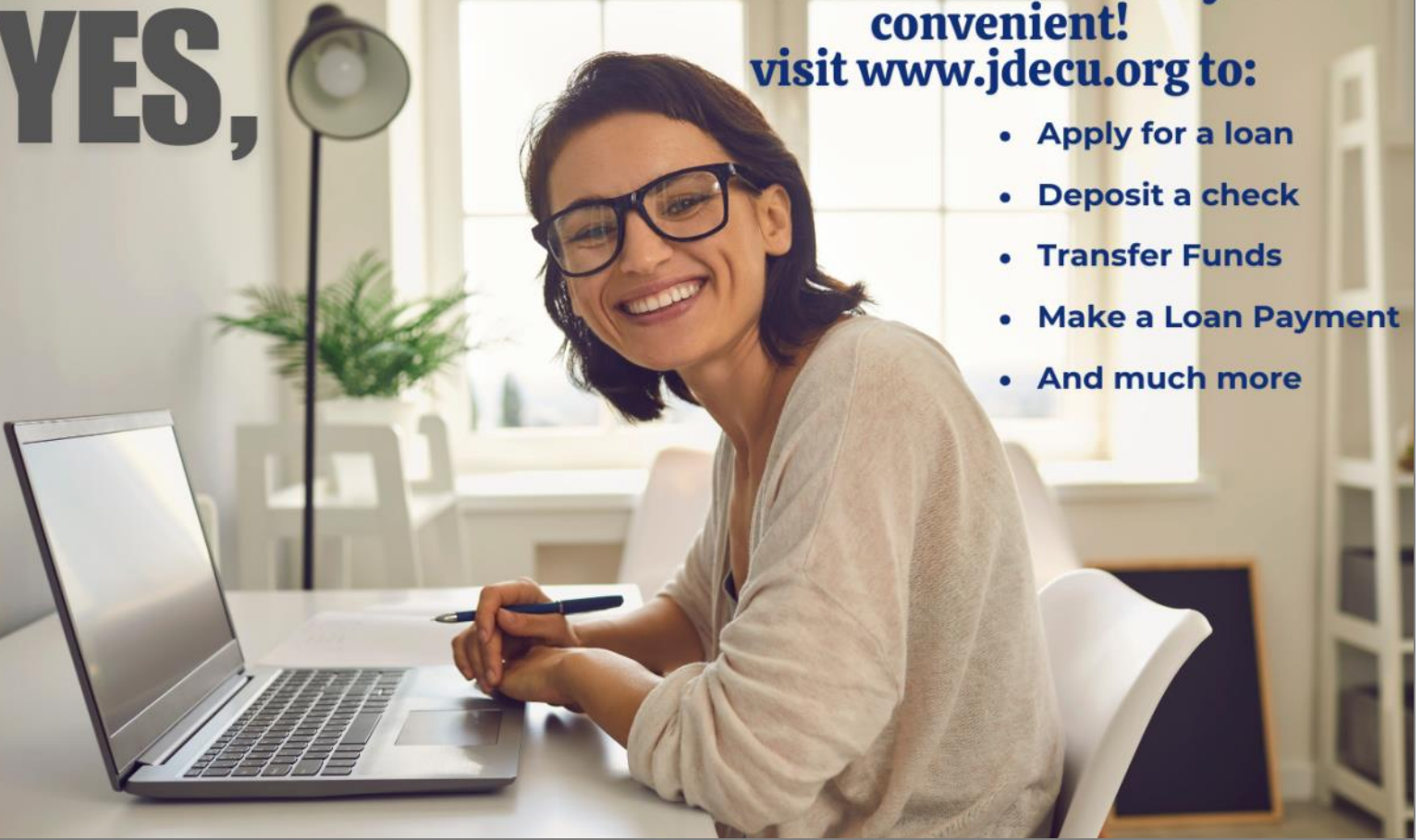
www.jdecu.org

jdecu@b-f.com

**YES,**

**Online services are really that convenient!**  
visit [www.jdecu.org](http://www.jdecu.org) to:

- Apply for a loan
- Deposit a check
- Transfer Funds
- Make a Loan Payment
- And much more



## LOYALTY INCENTIVES

Did you know that Jack Daniel Employees' Credit Union members receive loan discounts for utilizing different services? Loyalty incentives are rewarded for the following services: Share draft/checking accounts, Automatic payments, E-statements, Other consumer loans, JDECU Visa credit cards, and Mortgage loans. Interest rates are reduced by 0.25% for each service with us.

## Year-End Financial Planning Checklist

- \* Gather and organize your tax documents early, including W-2s, 1099s and 1098s
- \* Review your income tax withholding.
- \* Review your estate planning documents.
- \* Review your beneficiary designations.
- \* Assess your investments.
- \* Review existing insurance policies and coverage.

## January Dates to Remember



Closed

Monday, January 20th  
Martin Luther King, Jr. Day

Closed - Friday, April 18th  
Good Friday



**FEELING BOXED IN BY HIGH CREDIT CARD RATES?**

Transfer your balance to Jack Daniel Employees' Credit Union

Balances transferred to a Jack Daniel Employees' Credit Union Visa Credit Card will receive **0.00% APR\*** for 6 billing cycles! \*\* Then receive a fixed interest rate from 7.00% to 15% APR\* based upon the rate disclosed at account opening. Take advantage of this promotion to lower your debt while enjoying all the perks of your Jack Daniel Employees' Credit Union Visa, including:

- ⇒ No balance transfer fees
- ⇒ Cash back rewards
- ⇒ No annual fee
- ⇒ Convenient payment options

To transfer your debt, stop by JDECU, visit [www.jdecu.org](http://www.jdecu.org) or call Brittany at 931-759-3310.

The promotion is valid January 1<sup>st</sup> thru March 31<sup>st</sup>.

*\*APR=Annual Percentage Rate. After 6 billing cycles, interest rates will revert to your disclosed APR based on your credit score. Promotional rate valid for the date of transfer.*

*\*\* Only the amount (s) transferred from other card accounts will be eligible for the 0% interest rate.*

**ALL APPLICATIONS ARE SUBJECT TO JDECU LOAN APPROVAL GUIDELINES. NOT EVERYONE WILL QUALIFY.**

**Benefits of a Certificate of Deposit**

- Guaranteed rate of return
- Higher interest rate than savings accounts
- Considered a low-risk investment because they are insured by the National Credit Union Administration (NCUA)
- Fixed interest rates, which allows you to plan for your future and estimate your return
- Come with a variety of terms and interest rates
- Low starting deposit of \$1,000
- Can offer tax advantages
- Helps you save money in a disciplined way.



**BE BRIGHT & GO GREEN**



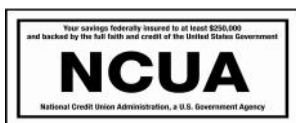
**SIGN UP FOR ESTATEMENTS TODAY.**

**WIN TAX SEASON!**



**Exclusive Discounts on Tax Prep.**

And get a chance to win \$10,000.



SCAN QR CODE TO GET DISCOUNT OR VISIT OUR CREDIT UNION WEBSITE

