

# Jefferson Community

Federal Credit Union

MARCH 2016

## A Credit Union Credit Card:



## Your Best Bet

You've likely heard about some of the credit card changes in the new CARD act. Credit unions largely conform to the new rules already, and always have. If you already have a credit union credit card—good for you. If not, now is the time for change.

You'll not only pay **lower interest rates** than you will with a bank card, but you'll get **low fees, a reasonable grace period, and great member service** that are just routine at the credit union. It's worth the few minutes it'll take to compare the card you're using with what you'll get using a credit union credit card.

### LETTER FROM THE CREDIT UNION

As credit/debit card fraud becomes a bigger issue many of our members have been asking when the credit union will be making the transition to EMV chip cards and what EMV chip cards are.

EMV stands for Europay, MasterCard, Visa, the 3 companies which created the chip embedded cards. EMV chip cards have a special microchip embedded in them. These chips use special encryption that adds extra layers of protection to your personal information.

The new cards will continue to have a magnetic strip on the back as well, allowing you to use your card at retailers who do not yet support EMV processing.

While this added protection will help improve the chances of fraud when used at a retailer with an EMV chip reader, nothing is 100% full proof and the EMV cards do not protect against fraud when used online.

The credit union will begin to issue EMV debit and credit cards later this year. We have not yet been given exact dates from our processors but we look for them to start coming out in early fall.

We are excited about the issuance of these new cards as protecting our members personal information is a top priority. We hope this new product will allow our members to continue to have the convenience of their card while adding extra confidence in the security of it.

Sincerely,  
Stephanie Marion  
Manager

## Free Up Cash— Refinance Your Auto Loan

If you're strapped with a hefty car payment, it might be time to refinance your auto loan with us.

- Lower your monthly payments and free up some cash.
- Pay less interest for your car over the course of your loan.
- Get the convenience of having your auto loan at the credit union.

We can help. Even if the interest rate on your auto loan only goes down a percentage point or two, the money you save really adds up.

Stop in or call today to find out how refinancing at the credit union can benefit you.



### Summer skip-a-pay is back!

Stop by the credit union to sign up  
Skip your June or July loan payment and give yourself some extra cash  
for that summer vacation!

#### HOLIDAY CLOSINGS

Monday May 30th—Memorial Day

Monday July 4th—Independence Day

Monday Sept. 5th— Labor Day

Monday Oct. 10th—Columbus Day

[www.jcfcu.com](http://www.jcfcu.com)

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(812)265-3003  
(800)453-8503  
Fax: (812)273-2609

Mailing Address:  
P.O. Box 129  
Madison, IN 47250

Mon.-Thurs: 8:30 am - 5:00 pm  
Friday: 8:30 am - 5:00 pm  
(lobby)  
8:30 am - 6:00 pm (drive-up)  
Saturday: 9:00 am - Noon (drive-up)

#### Board Members

Brenda Eversole, President  
Chris Hill, Vice President  
Robert Huber, Treasurer  
Ken Knouf, Secretary  
Mary Stephan, Pete Backus and  
Susie Poling—Members

#### Supervisory Committee

Rita Knouf  
Jim Nichols  
Patty Jones

#### Credit Union Management

Stephanie Marion, Manager  
Kattie Rowlett, Asst Manager

#### Member Service Reps

Lacie Helton  
Jeanne Harris

#### Loan Officer

MeriJo Thorpe