



News & Notes

Safe and Secure

As not-for-profit financial cooperatives, credit unions' first priority is the people they serve. Recent bank failures have no connection to credit unions, but do emphasize the credit union difference:

- Credit union deposits are insured, safe and secure.
- Deposits are insured up to \$250,000 per individual depositor – the same level as any federally insured financial institution.
- Credit union members have never lost a penny of insured savings at an insured credit union.
- Learn more about the credit union difference at YourMoneyFurther.com
- Visit MyCreditUnion.gov for more information about the National Credit Union Share Insurance Fund coverage for consumers.



TRAVEL WITH CONFIDENCE:

CardNavSM by CO-OP

For years we have asked you to contact us before you went on vacation, so we could notify our fraud monitoring service that you were traveling and avoid the inconvenience of having your card blocked when you used it far from home.

Now the power to protect your cards is in YOUR hands (although we will certainly still enter a travel notification if you ask us to).

CardNav gives you unprecedented control and security over your JACFCU debit card. Use the CardNav app to:

- Turn your card off when you aren't using it, or if it goes missing.
- Get immediate alerts each time your card is used.
- Set preferences for when your card will work: by merchant, sales channel type, and location.

Here's a travel tip: Make your card work only where you are! When you set up a location control, CardNav relies on the GPS on your smartphone to pinpoint where you are. Your purchases process as always. But if your card information is used in another location, that purchase will be rejected.

Download CardNav now, from the App Store or Google Play. The app is free!



Main Office	915 E. Second St. Jamestown (716)483-1650
Lakewood	121 Chautauqua Ave. (716)763-3642
Randolph	71 Main Street (716)358-9326
Frewsburg	7 N. Pearl Street (716)569-6789
Panama	1 East Main Street (716)782-2336
Drive-thru	525 E. Second St. Jamestown

Dream car, dream payment?

So, you found the perfect car, and took the convenient financing through the dealer. Are you positive you got the best deal?

Come talk to our loan experts and see how much better credit union financing can be. How much can we save YOU?



DATES TO REMEMBER

Fri., April 7	Mon., May 29	Mon., June 19	Tues., July 4	Mon., Sept. 5
Good Friday	Memorial Day	Juneteenth	Independence Day	Labor Day
<i>Closing at 1:00</i>	<i>All branches closed</i>	<i>All branches closed</i>	<i>All branches closed</i>	<i>All branches closed</i>

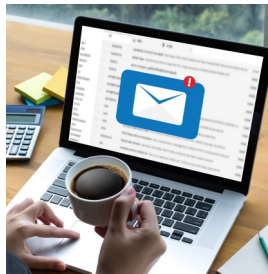
“Rain is grace; rain is the sky descending to the earth; without rain, there would be no life.”
John Updike

HAVE YOU TRIED ONLINE BANKING?

One login gives you real-time access to all of your JACFCU accounts. Get copies of your statements, and transfer between accounts. Most of our online services start with registering for Online Banking, and it's now easier than ever. Just go to our website— jacfcu.org — and look for the Log In button on the top left. When the login box opens, look for the Online Enrollment link below the sign in. You'll need to provide:

- Your First and Last Name
- Your Social Security Number
- Your Zip Code
- Your Date of Birth
- Your Account Number (**short version**)
- The Email Address that you Provided to the Credit Union

Please note that if any of this information is incorrect or missing on your account record, your enrollment can not be completed. Call us if you need help! (716-483-1650)



ONCE YOU'RE ONLINE....

Finding the menu: It's in the upper left corner in the desktop and mobile browser versions, represented by three horizontal lines. In the mobile app, you'll find it at the bottom right, represented by three dots.

Changing your statement delivery: If you currently use online banking but still receive a statement in the mail, you can change that by logging in and choosing Settings in the User Profile section of the menu. Look for Edit Email, and you will be able to add or change email addresses. While editing or adding an email address, you will see a check box for Statement. Clicking that box will bring up a Disclosure (the fine print). Agree to the disclosure, then Submit your change, and you will have done your part to conserve resources and save yourself a fee.

How to view statements: In the ACCOUNTS section of the menu, click Statements + Documents. The current calendar year will display first; change the year to go back, up to 36 months. For each month you have the choice to VIEW or SAVE the statement in PDF format.

CURRENT DIVIDEND RATES

Account Balance	Dividend Rate (APR)	APY
Up to \$500.00	No dividend	n/a
\$500.01 -- \$15,000.00	0.05%	0.05%
\$15,000.01 -- \$50,000.00	0.10%	0.10%
\$50,000.01 -- \$100,000.00	0.15%	0.15%
\$100,000.01 and above	0.20%	0.20%
IRA	0.25%	0.25%

Rates effective 8/1/2017; reviewed and subject to change monthly.

