



JCCCU News

Spring 2011

MISSION STATEMENT:

We are committed to providing our members with personalized exceptional services.



National Credit Union Youth Week

April 17-23, 2011

Money Rocks At My Credit Union

During the month of April, all youth accounts, age 16 and under, deposit \$10 or more into your account or open a youth account and receive an entry into a drawing for a Cedar Point ticket. We want to teach kids how to save, giving them a reward helps them learn how to do this.

*One entry per day based upon your \$10 deposit.



Vacation Skip-A-Payment

Enjoy all that summer (a great vacation, home improvements, etc.) has to offer by skipping your July payment on your qualifying loan. The cost is a low \$30 processing fee per loan. Interest will continue to accumulate.

Keep an eye out for your Skip-A-Payment authorization form. It will come directly to you in the mail.

*Excludes home equity and VISA.

May Is Direct Deposit Month



Sign up for Direct Deposit and be assured that your money will be deposited into your account no matter the day. It's fast, it's easy, it's free.

Annual Meeting Results

The 54th Annual Meeting was held on March 21, 2011 in the lobby of the credit union.

Don Ray was re-elected and Roger Elder was elected to the Board of Directors.

Cheri Hobbs was re-elected to the

Supervisory Committee. Congrats!



Spring Loan Special - March 22 - May 31

\$2000 up to 24 months @ 4.75% APR



Home Improvement Special

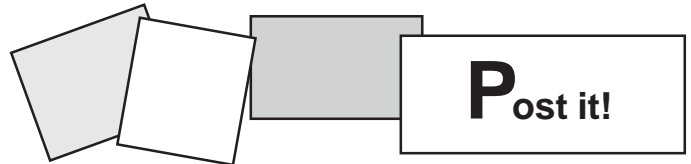
June - July

Up to 60 months @ 5.75%



Balls & Strikes

During the months of May, June, and July, apply for our VISA Platinum Preferred and get approved and receive a scratch off card to earn extra bonus points.



Holiday Closings



Good Friday
Friday, April 22nd
Open 8:00 am - noon

Memorial Day
Monday, May 30th - Closed
4th of July
Monday, July 4th - Closed



PAYING TOO MUCH IN INTEREST???

Refinance your vehicle or recreational vehicle loan for 1.00% lower than you are currently paying or our lowest rate, whichever is lower!

New (2011) Cars, Trucks, Vans, Motorcycles, Motorhomes, & Boats

24 Months	3.59% APR		
36 Months	3.59% APR		
48 Months	3.59% APR		
60 Months	3.59% APR		
72 Months	4.59% APR	Max. \$50,000	Min. \$15,000
84 Months	4.59% APR	Max. \$50,000	Min. \$20,000

* No Money Down



Used (2010 & Older) Cars, Trucks, Vans, Motorcycles, Motorhomes, & Boats

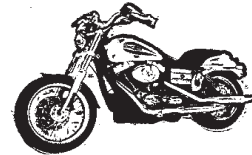
24 Months	3.99% APR		
36 Months	3.99% APR		
48 Months	4.99% APR	Max. \$50,000	Min. \$5,000
60 Months	4.99% APR	Max. \$50,000	Min. \$10,000

* No Money Down



New (2011) RV's (ATV's, Snowmobiles, Jet Skis, Lawn & Garden Equip.)

24 Months	5.25% APR		
36 Months	5.25% APR		
48 Months	5.25% APR		
60 Months	6.25% APR		
72 Months	6.25% APR	Max. \$50,000	Min. \$10,000
84 Months	6.25% APR	Max. \$50,000	Min. \$15,000



Used (2010 & Older) RV's (ATV's, Snowmobiles, Jet Skis, Lawn & Garden Equip.)

24 Months	7.50% APR		
36 Months	7.75% APR		
48 Months	8.25% APR	Max. \$50,000	Min. \$5,000
60 Months	8.50% APR	Max. \$50,000	Min. \$10,000



Revolving Credit - 14.90% - Max. \$5,000 • Closed/End Sign - 9.00% Max. \$5,000 up to 60 months

*Only vehicles and recreational vehicles financed at another financial institution within the last 18 months qualify. Will not finance lower than 3.59% APR.

JCCCU News is published quarterly for
Jackson City-County Credit Union

Main Office: 2320 Francis Street • Jackson, MI 49203

517-787-7390 • 1-800-760-4952

www.jcccu.org



Jackson City-County Credit Union is a financial cooperative which is committed to providing our members with personalized exceptional services.

MAIN OFFICE HOURS:

Monday - Wednesday	Drive up Lobby	8:00 - 5:00 9:00 - 5:00
Thursday-Friday	Drive up Lobby	8:00 - 6:00 9:00 - 5:00
Saturday	Drive up only	8:30 - 1:00