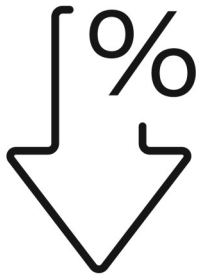




News & Notes



You could be paying less...

...if you have a loan at another financial institution. (This includes that car loan you did through the dealership!) For a limited time, we'll rewrite that auto or personal loan at an APR **1.25% lower than your current rate**, as low as 2.0% APR.

Call or stop in today, and find out how much you can save!



A FAMILIAR FACE IN A NEW ROLE



*New JACFCU Manager
Christopher DeLong*

I am honored to introduce myself as the Manager and future CEO of Jamestown Area Community Federal Credit Union. I have been a proud team member of JACFCU for 10 years now, previously as the IT Manager. Some of you may know me from an online banking or bill payer problem that I (hopefully) was able to help you with. Although my office was upstairs, I have gotten to know many of you over the years.

I have lived in Jamestown for over 20 years now where both of my children were raised and live. I knew from day one that this job was different, and my appreciation for the credit union world has only grown over the years. The comradery and communi-

ty that exists between credit unions is unique and refreshing. It is truly an honor to serve you, our members, my fellow employees, and the community that we are all a part of.

It is my goal to continue to provide the sensible financial services you have come to expect from us, while navigating the ever-changing technology we all use every day. We have an amazing team, many who have been here much longer than myself, and I hope we can all continue to serve this community for many years to come!

Thank You!

Christopher DeLong



www.jacfcu.org

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

85 YEARS OF PEOPLE SERVING PEOPLE

The clipping at right is from the Jamestown Evening Journal of Friday, February 2, 1940, reporting the January 31 organizational meeting of the brand-new Jamestown Teachers Federal Credit Union, which became Jamestown Area Community FCU in 2003 with the granting of a community charter. This changed our membership from employment-based to community-based.

While much has changed in 85 years, the fundamentals remain: Each member has a share in the credit union, and you must be a member in good standing to take out a loan. Our volunteer board of directors, elected from and by the membership, meets each month to review where we are and where we are going. And once a year, a meeting of the entire membership is held.

We plan to be celebrating our 85th birthday through the rest of 2025...stay tuned!



Newspaper clipping obtained via fultonhistory.com

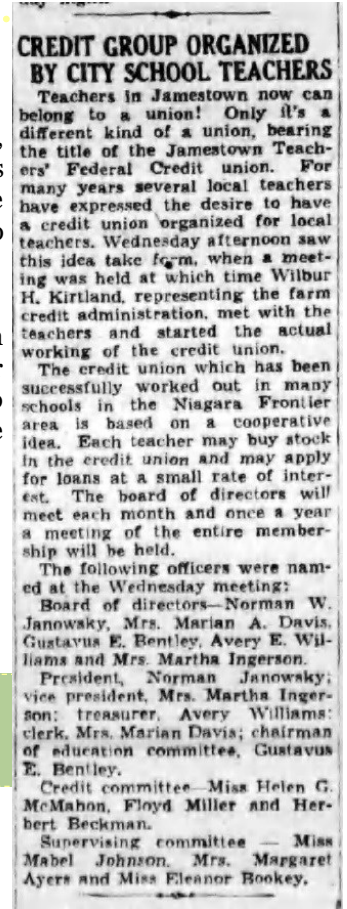
“Don't judge each day by the harvest you reap but by the seeds that you plant.”

(Robert Louis Stevenson)

SMALL, BUT MIGHTY *(Some good advice!)*

- ▶ If you are traveling and need cash, text the local zip code to 91989 to find the nearest fee-free ATM.
- ▶ If you use our online billpayer to pay your JACFCU loan, STOP! Billpayer mails us a check for that payment, and it can take up to a week to arrive. Use Transfers in Online Banking, and the payment will go from your account to your loan instantly. You can even schedule your payment in advance, or make it recurring.
- ▶ Taking your debit card with you on vacation? Be sure to notify us so we can notify our fraud monitoring service. OR, download the CardNav app and use the location settings.

- ▶ Report and recover from identity theft at identitytheft.gov, a one-stop resource for victims. Or call the FTC's Identity Theft Hotline at **877-IDTHEFT (877-438-4338)**.
- ▶ Spending \$2.75 a day on coffee adds up to \$1,003.75 a year!
- ▶ Be an informed car shopper—talk to our loan pros about your financing options before you go out to the dealers.



DATES TO REMEMBER

Fri., April 18	Mon., May 26	Thurs., June 19	Fri., July 4	Mon., Sept. 1
Good Friday <i>Closing at 1:00</i>	Memorial Day <i>All branches closed</i>	Juneteenth <i>All branches closed</i>	Independence Day <i>All branches closed</i>	Labor Day <i>All branches closed</i>



CURRENT DIVIDEND RATES

Account Balance	Dividend Rate (APR)	APY
Up to \$500.00	No dividend	n/a
\$500.01 -- \$15,000.00	0.25%	0.25%
\$15,000.01 -- \$50,000.00	0.50%	0.50%
\$50,000.01 -- \$100,000.00	0.75%	0.75%
\$100,000.01 and above	1.00%	1.01%
IRA	1.00%	1.01%

Rates effective 8/1/2023; reviewed and subject to change monthly.



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