

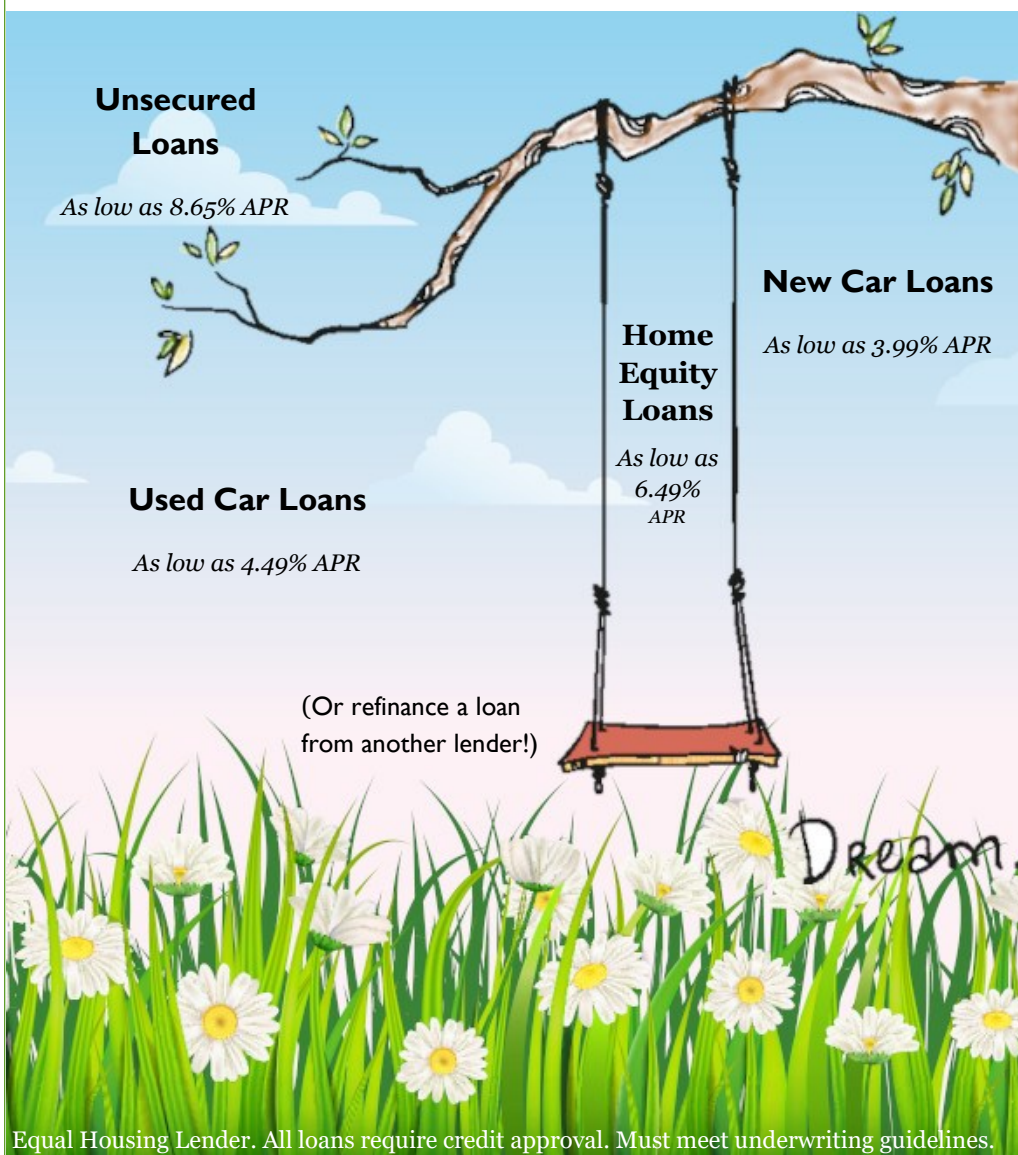


**Jamestown Area
Community
Federal Credit Union**

July 2023
The Keep Cool Issue

News & Notes

SUMMER DREAMS CAN COME TRUE



Equal Housing Lender. All loans require credit approval. Must meet underwriting guidelines.

WHILE YOU'RE OUT AND ABOUT THIS SUMMER...

JACFCU and ILFCU have a cooperative agreement which allows their members to do transactions at the other credit union's branches. Verification of balances and limits may apply. ALSO, Inner Lakes ATMs are fee-free for our members. You'll find Inner Lakes at (\$ means there is an ATM):

- \$ 19-21 East Main St., Westfield 338 Central Ave., Dunkirk (next to City Hall)
- \$ 21 Main St., Bemus Point 232 Central Ave., Silver Creek
- \$ 3795 Lakeview Rd., Fredonia (just off Rte. 60)



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

GET INVOLVED, GET SAFE U.S. Department of Justice Elder Fraud Initiative

Millions of older American lose money to financial fraud and scams each year. Scammers will try to contact you in person, on the phone, through the computer, radio & TV ads, email, and text. They often pressure you to act quickly. But YOU have both the power to stop these scammers and the right to say "NO."

Five of the most common scams affecting older Americans (and tips to avoid getting caught) are:

ONLINE SHOPPING: Scammers pretend to be a real business, but have a fake website or a fake ad on a genuine retailer site. **TIP:** Only click on links you searched for and have confidence in.

BUSINESS IMPOSTERS: Scammers send emails or texts pretending to be a major retailer to get your money or personal information. **TIP:** Don't click on links in texts or emails. Check your account or contact the company first.

TECH SUPPORT: Scammers pose as tech support and offer to fix computer problems that are not real. They ask you to give them access to your computer and steal your personal information. **TIP:** Accept tech support help only when YOU notice a problem and asked for help. Hire someone local if you can.

GOVERNMENT IMPERSONATION: Scammers pose as government employees and threaten to arrest or prosecute you unless you agree to pay them. **TIP:** The federal government will never call you on the phone and ask for personal information or threaten you.

ROMANCE SCAMS: Scammers pose as interested romantic partners and convince you to give them money or offer to send you money in order to steal your personal information. **TIP:** Do not send or receive money in any form (like gift cards or wire transfers) to or from anyone you have met online, no matter how sad or convincing their story.

Learn More: elderjustice.gov/senior-scam-alert

Get Help: Elder Fraud Hotline 1-833-372-8311

You cannot escape the responsibility of tomorrow by evading it today.

— Abraham Lincoln

With CardNav, you control when and where your debit card can be used. Staying at home? Location Controls lets you choose the area, as simple as zooming in a map. Or, My Location works with the GPS on your phone to allow transactions only where you currently are. You can also limit the type of transaction and the kind of merchant, for example if you only want to allow ATM withdrawals, or if you never use your card online. Look for CardNav in your favorite app store (it's free!)



While we're talking technology, it seems like a good time to remind you that Remote Deposit is available through the JACFCU Mobile App. Take a clear photo of the front & back of your check with the proper endorsement, and submit it for deposit without leaving the comfort of your favorite lawn chair. The Mobile App is also FREE, and available through your favorite app source.

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	1.00%	1.01%
\$100,000.01 and above	1.25%	1.26%
IRA	1.00%	1.01%
Rates effective 5/1/2023; reviewed and subject to change monthly.		

DATES TO REMEMBER

Tues. July 4	Mon., Sept. 4	Mon., Oct. 9
Independence Day	Labor Day	Columbus Day
<i>closed</i>	<i>closed</i>	<i>closed</i>

Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency



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