DORMANT ACCOUNTS
At JMCU we understand accounts go unused for many different reasons, you may have moved, or maybe a family member/parent opened an account for you years ago and you had no idea.
However, under federal, state, and NCUA laws and regulations, as well as the credit union bylaws an account that has not had any activity for a period of 12 months is considered dormant. This does NOT include children's accounts, members with Visa credit cards, CD's, or IRAs. Accounts without a valid address will be monitored for unclaimed property status.

Prior to a dormant account fee of $25 being charged, a letter is sent to the member reminding them of inactivity on their account. If no response is received a second letter is sent within 30 days of the first one. If no response after two letters, a fee is then charged to the account in the last month of the quarter.

To prevent your account from going dormant you just need to make at least one deposit, withdrawal, or transfer to the account per year.

Fees are assessed at $25 per year after 12 months of inactivity. The fee shall continue until the balance in the account is zero (closing the account) or until the account becomes active.

Please note that dormant accounts are much more susceptible to fraud, as members are not reviewing or accessing them on a regular basis.

If a member brings the account to an active status, inactive fees already assessed will not be refunded.

If you have any questions, please contact either office.

**Tis the Season for Skip-a-Pay!**

Tis the season for giving and that means it’s time for Skip-A-Pay! And that means a little “extra” cash for the holiday!

**CHOOSE 1 OR 2 CONSECUTIVE MONTHS TO SKIP!**
November and December 2017 or December 2017 and January 2018

Holidays are meant to be joyful and yet November and December are known to be two of the most financially stressful months of the year! You have to plan your holiday traveling, buy gifts, mail cards and organize Thanksgiving, Christmas and New Year parties, all of which can break your budget at the end of the year and have you start the New year with financial difficulties. Let us help take some of the stress from your hectic holiday with our skip-a-pay promotion.

A $25 fee per loan for each month skipped is required and your loan accounts must be current with NO EXTENSIONS in the past 12 months. Skip-A-Pay does not apply to Home Equity, Real Estate Loans, Overdraft, Share/Certificate Secured Loans, VISA Credit Cards, or Quick Loans nor does it apply to first payment on your loan or loans.

**ALL FORMS AND FEES MUST BE TURNED IN BY OCTOBER 31, 2017.**
**NO EXCEPTIONS WILL BE MADE!**

**IMPORTANT INFORMATION:** All new loans must have paid three (3) consecutive months to be eligible. All loans must be current to qualify.

**HOLIDAY LOAN SPECIAL**

Wrap up all your spending needs with a Holiday Loan!
November 1 - December 22
up to $1500 for 12 months

4.99% APR *

Term rate is 12 months with a maximum loan amount of $1500. NO FURTHER DISCOUNTS APPLY.

*APR=Annual Percentage Rate. Loans subject to credit approval. Rates and terms subject to change without notice. Current JMCU loans are not eligible for this promotion.
ARE YOU IN THE CLUB?

It’s easy to start saving for Christmas

Our Christmas Club account will have you decking the halls stress free!
This account allows you to set aside spending money for the holidays.
You can direct deposit a small portion of your paycheck each pay period into your account to build your savings over time. Our Christmas Club account has no required minimum deposits, it earns interest quarterly, it’s very convenient with direct deposit and your account balance is transferred to regular savings in mid-October. Drop by either location and start saving for next year!

ATTENTION MEMBERS REGARDING CHRISTMAS CLUB ACCOUNTS

If you have a Christmas Club Account with us it will be deposited into your Savings Account on or before October 15, 2017.
You may call before that date and request the money be transferred to your savings or checking account.

DON’T HAVE A CHRISTMAS CLUB ACCOUNT?

Now is the perfect time to start one!
Get ahead of the Christmas rush next year by opening a Christmas Club Account with us now - you can have the money direct deposited into your account with no hassle. It may seem like an old-fashioned savings plan but it works!
Visit with a Member Service Representative from either location and they will be happy to get you started on saving for the next holiday season. Let us help you enjoy a stress free holiday season for once!

$10 a week = $40 a month x 12 months = $480
$25 bi-weekly = $50 a month x 12 months = $600
$50 bi-weekly = $100 a month x 12 months = $1200

Don’t Stress The Holidays! Open Your Christmas Club Now

Golden Paws Presentation of Check

During the month of August our employees could pay to “dress down” to raise money for Golden Paws. They paid $3.00 per day or $10 for the week. We are happy to say that we were able to raise $500 for Golden Paws.

President Christi Moorehouse, employees Jennifer Crossley, Teresa Rogers and Karen Jones presented owner Mary Ann with the check.

On August 26, 2017 some of JMCU employees attended the Children’s Miracle Network Miracle Life Benefit celebrating 30 years of miracles in our community. The event’s theme was to dress in your favorite decade—80’s, 90’s 2ks.

HELPING JMCU FAMILIES DURING THE HOLIDAYS

It’s getting close to that time of year where families are making plans for Thanksgiving or thinking of Christmas get-togethers. However, there are some of our member families that find themselves struggling and needing a little extra help during this time.
We know that we may not be able to help everyone in need but we are willing to try!
If you know of a JMCU family that could use some help during the holiday season, please contact a Member Service Representative at either location with the member’s name, address, and if there are any children in the family and if so, the ages.
You can also contact Karen at 417-623-9816, ext. 226 or by email at karenj@joplinmcu.com.

HOPE 4 YOU DURING THE MONTH OF OCTOBER

Our employees will be able to pay to “dress down” during the month of October and we will be selling PINK BLING MINI HI-TOP SNEAKER key chains for $3.00 and HOPE Paracord Bracelets for $3.00!
All money will go to the HOPE 4 YOU Foundation.

ANNOUNCING OUR NEW WEBSITE

We are delighted to announce our new website should be available very soon! We know that change can be scary for some, but we trust that the new site will be even more useful and attractive to our members and potential members. Once we launch our new site please let us know what you think. We plan on making continued enhancements to help make this a better resource for you. You can call 417-627-1000 for our Pearl Avenue location or 417-623-9816 for the Texas Avenue if you have any questions.
CONTINUE TO FALL FOR OUR HOME EQUITY RATES

For 12 Months
We Pay Appraisal
Limited Time Offer! 3.50% APR

Make the most of your home's equity by taking advantage of the value you've been building.
Looking to renovate or thinking of consolidating your debt? A home equity loan can help you leverage your home's value. Stop by and visit Teresa or Laura.

*subject to credit approval
3.50% APR AVAILABLE ON NEW LINES OF CREDIT ONLY
After 12 month period, the rate is a variable rate subject to change with the changes in the Prime Rate. Meaning APR may change from Prime Rate plus 1% to Prime Rate plus 2% depending on LTV.
Promotional offer subject to end without notice.

CONTINUE TO FALL FOR OUR HOME EQUITY RATES

Make the most of your home's equity by taking advantage of the value you've been building.
Looking to renovate or thinking of consolidating your debt? A home equity loan can help you leverage your home’s value. Stop by and visit Teresa or Laura.

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3.50% APR AVAILABLE ON NEW LINES OF CREDIT ONLY
After 12 month period, the rate is a variable rate subject to change with the changes in the Prime Rate. Meaning APR may change from Prime Rate plus 1% to Prime Rate plus 2% depending on LTV.
Promotional offer subject to end without notice.

Courtesy Pay gives you peace of mind and protection.

With life’s demands and hectic pace, overdrawing an account can happen to the best of us. That’s why we offer Courtesy Pay, a service that provides approved account holders the ability to overdraw their checking account. This non-contractual overdraft protection service requires no member action or signed agreement – and costs nothing unless the privilege is used. At such time as the courtesy pay is used the fee is $28 per transaction up to approved limit. If you forget or miscalculate something, Courtesy Pay saves you time, money and embarrassment from having a Non-Sufficient Fund (NSF) item returned to a merchant.

If you do not have Courtesy Pay and are interested or if you are interested in other overdraft protection options, please contact our offices at 417-627-1000 or 417-623-9816 for more information.

This November 11 is Veterans Day and we at JMCU want to offer our heartfelt thanks to the men and women who have served, or are currently serving, our Country in the Military. During the first two weeks of November, to commemorate Veteran’s Day, we will be showing a slideshow with photos and brief descriptions of military service on the computer displays in both our lobbies and on our Facebook page. We are asking for your help in making this tribute a success.
If you or a member of your family served or is serving in the Military, please use the form below or stop by one of our locations and pick up a form or email the information below with your photo to karenj@joplinmcu.com.
Please return your form along with a COPY of your photograph (original photos will not be accepted) by October 16, 2017.
Please send to JMCU—3301 Texas Avenue, Joplin MO 64804  Attn: Karen

HONORING OUR MILITARY 2017
RANK ______________________ NAME _____________________________
SERVING OUT OF (BASE) ________________________________________
BRANCH _________________________________________________________
Select One:  Currently Serving _______ Veteran _________
PHONE: ______________________
SIGNATURE: ____________________________________________

Please return your order form along with a copy of your photograph (original photos will NOT be accepted) by October 16, 2017.
HOLIDAY CLOSINGS
Oct. 9—Columbus Day
Nov. 11—Veterans Day
Nov. 23—Thanksgiving
December 25
January 1, 2018

HAPPY HOLIDAYS

LOCATIONS
MAIN OFFICE
3301 Texas Avenue
Joplin, MO 64804
Phone: 417-623-9816
Fax: 417-627-1004

BRANCH OFFICE
716 Pearl Avenue
Joplin, MO 64801
Phone: 417-627-1000
Fax: 417-781-8755

LOBBY HOURS
Monday, Tuesday, Thursday, Friday
9:00 am - 5:30 pm
Wednesday
10:00 am - 5:30 pm

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DRIVE—THRU HOURS*
Monday, Tuesday, Thursday, Friday
8:00 am - 5:30 pm
Wednesday
10:00 am - 5:30 pm
Saturday
9:00 am - NOON

*These hours apply to both locations

ATM NIGHT DEPOSITORY
ONSITE AT BOTH LOCATIONS

FRAUD ALERT - EQUIFAX BREACH

Equifax, one of the major credit reporting agencies, released information on September 7, 2017 that a cybersecurity incident may have potentially impacted approximately 143 million U.S. consumers. Based on the company’s investigation, the unauthorized access occurred from mid-May through July 2017. The company has found no evidence of unauthorized activity on Equifax’s core consumer or commercial credit reporting databases. The information accessed primarily includes names, Social Security numbers, birth dates, addresses and, in some instances, driver’s license numbers. In addition, credit card numbers for approximately 209,000 U.S. consumers, and certain dispute documents with personal identifying information for approximately 182,000 U.S. customers, were accessed.

Although this is not the largest breach that has ever occurred, it is the largest in respect to the severity of personal information taken. It has been reported that 44% of Americans are affected. At this time, it’s unknown who was behind the breach, if taken by criminals, the potential for the personal information to be sold and resold on the dark web is a real threat.

Please see the Equifax website for more details and ways to protect yourself. https://www.equifaxsecurity2017.com/.

The FBI RECOMMENDS THE FOLLOWING:

• Ensure anti-virus software is up-to-date
• Implement a data back-up and recovery plan to maintain copies of sensitive or proprietary data in a separate and secure location. Backup copies of sensitive data should not be readily accessible from local networks
• Enable automated patches for your operating system and web browser Remember that criminals will use an email, telephone messages (vishing) or text messages on cell phones to trick recipients into disclosing personal and financial data. Some phishing attempts ask e-mail or text recipients to respond with personal information; and others include links to what appear to be familiar Web sites but are really spoofed copies. Once the user clicks on the link to the spoofed site, all future online activity gets funneled through the phisher’s system, giving him or her access to any account numbers and passwords the user enters online. It can’t be stressed enough that you should NEVER respond to an e-mail asking you to verify or update your personal information , NEVER click on links in unsolicited e-mail that you receive, delete any unsolicited e-mails—don’t even open them! Protect your passwords. Never write them down or enter them online unless YOU initiated the transaction. NEVER give out your personal or financial information on the phone or online unless you initiated contact. CHECK your credit report at least once annually or sign-up for weekly or monthly alerts through credit management agencies. At home, use spam blockers, firewalls, virus protection, and adware & malware destroyers. Update your Operating System whenever security patches are available.

You can also visit https://www.identitytheft.gov/Info-Lost-or-Stolen to learn more about protecting yourself after a data breach. Provided by LCS Helping Credit Unions Compete

DID YOU KNOW...INTERESTING FACTS ABOUT MONEY

• It cost the U.S. Mint 11.18 cents to make a nickel and only 5.65 cents to make a dime.
• It takes around 8,000 folds before a bill will tear from use.
• The largest denomination US currency was the $100,000 bill. It was printed in 1934 & 1935. It was primarily used during business conducted between banks, and not really used with the public. It quickly became a thing of the past.
• The $2.00 bill was introduced in 1862 but then discontinued in 1966. It was reintroduced 10 years later as part of the U.S. Bicentennial Celebration. Less than 1% of all paper currency in circulation is $2.00 bills. Their value: Still $2.00
• How many times does “The United States of America” appear on a $100 bill? 12 times
• Counterfeiting was not illegal until 1977.
• Who made the first credit card? American Express in 1951
• There are 293 ways to make change for a dollar bill.
• A lot of people assume coins naturally have a metallic smell. But you’re not smelling the metal so much as you’re smelling yourself. It’s actually a human body odor created by the reaction of oils in the skin contact with objects that contain iron (a similar odor is created when we touch copper).