

Phone Extensions

Receptionist.....	ext. 221
Collateral Protection Insurance	ext. 225
IRA's.....	ext. 253
VISA Card Inquiries	ext. 251
Disability Claims.....	ext. 228
Student Loans.....	ext. 226
Home Equity Loans	ext. 229
Collections.....	ext.(s) 235 or 240
Wire Transfers.....	ext.(s) 253 or 231
Loan Applications	ext.(s) 225 or 226
Member Payroll.....	ext. 231
Member Service	ext.(s) 227, or 228

We are sometimes busy assisting other members either in the office or on the other line, so please leave us a voice message and we will return your call in a timely manner.

Remember, account information is available 24 hours a day, 7 days a week through TOTAL TELLER, just call 1-800-582-8255.

Come by or call us for a FREE Total Teller Quick Guide to sign up for 24 hour access and a Total Teller Easy Guide as a quick pocket reference and sub-account codes.

For help settling unresolved credit union problems, contact any member of the JAFUCU's Supervisory Committee.

Ray Palmertree	601-594-2781
Rosilind Longino	601-960-1479
David Setzer	601-960-8787

Dividends as of November 30, 2006

Regular Shares	1.50 % APY*
Club Account	0.75 % APY*
IRA Shares	2.00 % APY*

Term Share Certificates dividend yields and terms vary. Call for details.

*Annual Percentage Yield. All rates provided are subject to change monthly. Annual percentage yield may vary according to actual account balance. Regular Share and Club Accounts Dividends paid on average daily balances of \$100.00 or more.

JAFUCU Declares Bonus Dividend Rebate

The Board of Directors of Jackson Area Federal declared a 5.00% bonus rebate dividend, in addition to the 1.50% December dividend. The bonus rebate dividend is based on the average dividend already paid to members thus far in 2006.

John Anderson, Board Chairman, commented that, "Our members have been loyal the past couple of years as interest and dividend rates have dropped, making it very difficult for the credit union to pay a reasonable dividend. The bonus rebate dividend is a reward for that loyalty."

Jackson Area Federal is doing its best to return to its members any excess earnings after expenses and sufficient capital reserves have been met. We have had a good year in 2006 and we want our members to share in that return.

Thank you for your loyalty to YOUR credit union.

Calendar of Events

January - April 2007

Monday	January 1	CU CLOSED <i>In observance of New Years Day</i>
Monday	January 15	CU CLOSED <i>Martin L. King's Birthday</i>
Wednesday	January 17	CU Opens at 9:30 a.m.
Monday	February 19	CU CLOSED <i>President's Day</i>
Wednesday	February 21	CU Opens at 9:30 a.m.
Wednesday	March 21	CU Opens at 9:30 a.m.
Wednesday	April 18	CU Opens at 9:30 a.m.

Member Matters\$

Quarterly Newsletter for the Members of the Jackson Area Federal Credit Union

January, 2007

Coupon for FREE money!

See page 3 for details...

Office Location

5675 Highway 18 West
Jackson, Mississippi

Office Hours

8:30 a.m. - 5:00 p.m.
Monday - Friday

Drive-Thru Hours

8:30 a.m. - 5:00 p.m.
Monday - Thursday

8:30 a.m. - 6:00 p.m.
Friday Only

ATM at Main Office

Mailing Address

P.O. Box 1403
Jackson, MS
39215-1403

Web Address

www.jacksonareafcu.com

Phone Numbers

Office:
601-922-7055
Toll Free:
1-800-273-5186

"Total Teller"

24 Hour Account Access
1-800-582-8255

Shared Branching Services

Look for the swirl!



Annual Meeting

Thursday, March 22, 2007

6:00 p.m. Registration

6:30 p.m. Meeting

Regency Hotel & Conference Center
400 Greymont Avenue, Jackson, Mississippi

The Nominating Committee received two (2) nominations for the two positions on the Board of Directors that are up for election this year. Since we will be conducting the election by ballot, there is still time to be nominated by petition. TO BE NOMINATED BY PETITION, the candidate must be a member in good standing and submit a petition to the Nominating Committee by February 8, 2007, containing 1% of the total membership (112), supporting his/her nomination. These nominations* should be mailed to:

THE NOMINATING COMMITTEE
P. O. BOX 1195
JACKSON, MS 39215-1195

The nominations thus far are:

Rick H. Hill, the incumbent director is running for re-election to the Board of Directors of Jackson Area Federal Credit Union. Mr. Hill is currently Deputy Director/Finance Director of the City of Jackson. He has served on the Board of Directors of JAFUCU since 1995.

Tobey Smith, the incumbent director is running for re-election to the Board of Directors of Jackson Area Federal Credit Union. Mr. Smith was employed by the City of Jackson in the Public Works Department and is currently retired. He has served on the Board of Directors of JAFUCU since 1992.

*Notice - there will be no nominations taken from the floor.

We're Different... AND PROUD OF IT!

Banks have checking accounts. So do we. Banks offer loans and credit cards. Ditto. Banks have ATMs, tellers and drive-through windows. Ditto, ditto and ditto.

So what's the difference? PLENTY!

As a credit union, we are owned and operated by our very own membership. This means we can return our profits to you in the form of lower loan rates, higher savings yields and fewer fees. We are here to serve your needs, so you will always come first. And that's a difference you'll really appreciate!

Serving Our Members for over 50 Years!

Your savings federally insured to at least \$100,000 and backed by the full faith and credit of the United States Government

NCUA

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

Do Not Give Out Your Personal Information

If you get an e-mail/phone call asking you to verify personal information, DO NOT RESPOND! We will NEVER ask you for PIN numbers, passwords, etc.

Start the New Year Off Right and Save, Save, Save...

Right now is the perfect time to open a Christmas Club Account at JAFUCU. We will be happy to set up a Payroll Deduction for easy automatic deposits. Just ask us for details!



Member Matters\$ is an official publication of the Jackson Area Federal Credit Union. This newsletter serves as an official notice to the credit union membership for all matters contained within.

Services

- Share Accounts
- Share Draft (Checking Account)
- Check/Debit Card
- Online Home Banking
- Online Bill Pay
- Payroll Deduction
- Direct Deposit
- boom! Youth Program
- Auto, Boat, & RV Loans
- Home Equity LOC Loans
- Second Mortgage Loans
- First Mortgage Loans
- Motorcycle & 4 Wheeler Loans
- Tractor Loans
- Savings Secured Loans
- CD Secured Loans
- Student Loans
- PLUS Loans
- Signature Loans
- Personal Line of Credit Loans
- VISA Credit Cards
- Share Certificates
- Individual Retirement Accounts
- Christmas Club
- VIP Club
- IRA Club
- ATM Card
- Money Orders
- Wire Transfers
- Travelers Cheques
- Cashier Checks
- NADA Car Book Quotes
- 24 Hour Voice Response
- Drive-Thru Service
- Night Depository
- Safe Deposit Boxes
- Notary Public Services
- Family Member Accounts
- Extended Auto Warranty
- Lifetime Membership
- Web Site

Credit Union Statistics as of November 30, 2006

Members	11,405
Loans.....	\$20,251,598
Shares	\$28,301,880
Assets	\$38,577,484



You wouldn't advertise your personal information. So why are you still sending checks through the mail?

Sending checks in the mail can make you vulnerable. Identity theft and check fraud are the fastest growing crimes. Research shows online bill pay through a financial institution is ten times safer than sending checks through the mail. Ask one of our representatives today about our secure bill pay.

Pay Your Bills Online, for FREE!

We are proud to introduce our online Bill Payer service. Now you can pay all your bills fast and easily for free! This service will be available to our members on January, 22, 2007. Go to JAFUCU's website at www.jacksonareafcu.com and log onto your home banking account and follow the Bill Pay instructions.

*Statistics gathered by Gwenn Bezzard, Research Director of Aite Group.

What is AnnualCreditReport.com?

AnnualCreditReport.com allows you to request a free credit file disclosure, commonly called a credit report, once every 12 months from each of the nationwide consumer credit reporting companies: Equifax, Experian and TransUnion. AnnualCreditReport.com is the official site to help consumers to obtain their free credit report.



\$3 for FREE with e-Statements

THE FASTER, EASIER WAY TO GET YOUR ACCOUNT STATEMENT!

e-Statements – Receive your statements online and we will deposit \$3.00* (when you send in the coupon on the right) into your JAFUCU account. JAFUCU offers this FREE service to enable you to access your statements 24 hours a day, 7 days a week. If you are NOT currently using this service, our \$3 for FREE offer is for you!

No more clutter. No more waiting for the mail. Now you can view your account statement electronically from Jackson Area Federal Credit Union. They look just like your paper statements, but you view them online. You can view, zoom-in, zoom-out, search, save or print your e-Statements. Best of all, e-Statements are secure, convenient and free!

Each month, you'll receive an e-mail letting you know your e-Statement is available. In most cases, it is days before your paper statement would arrive in the mail. Simply log in to your online account for quick, convenient and free access to your statement. To sign up for e-Statements, visit www.jacksonareafcu.com and log in to Home Banking and choose the e-Statement button under your Account Summary Tab.

To have your \$3.00 deposited into your JAFUCU account, simply sign up for e-Statements online and then mail the completed coupon to: Jackson Area Federal Credit Union, Attn: Marketing Department, P.O. Box 1403, Jackson, MS 39215-1403.

**Funds will be deposited into the account within 60 days of receipt of this coupon. Only members who sign up for the first time for e-Statements after 01-02-07 will be eligible for this offer. Limited time offer. JAFUCU employees are not eligible for this offer.*

\$3 for FREE COUPON

NAME _____

ACCOUNT NUMBER _____

E-MAIL ADDRESS _____

DEPOSIT \$3 TO:

Savings Checking

Personal Testimony from a JAFUCU Member!

Recently my 2005 Tahoe was totaled in an automobile accident. The balance, after my insurance paid off, was a substantial amount. I'm told it's one of the largest amounts ever witnessed by JAFUCU. I applaud the assistance afforded me during the purchase of the 2005 Chevy Tahoe by the JAFUCU finance team to assure me of the available packages that would serve as an added protection in the event of such happenings. The extra protection was added in the purchase of the Gap Insurance Plan. What a miracle for me. The Gap coverage paid the substantial amount owed on the account and also extended \$1,000.00 to me toward my next car loan. HATS OFF TO THIS PLAN!! I urge everyone to take advantage of this coverage. It proved so rewarding and I am truly grateful for this opportunity. I can honestly say that the cost was an enormous amount owed and I probably would have ended up having to get a loan just to rid myself of this cost. What a Lifesaver!!

Mrs. Carolyn J. Holmes, JAFUCU Member

Purchase Protection - a GREAT CHOICE

- **MEMBERS CHOICE Payment Protection** - Credit Insurance helps remove the financial burden and obligation placed on a family, by making payments or paying-off a loan entirely in the event of death or disability of the borrower - avoiding loss of collateral, protecting credit standing and preserving financial resources.
- **MEMBERS CHOICE Mechanical Repair Coverage** - Protect your investment for as long as possible with extended mechanical repair protection from your credit union. Different plans provide coverage and terms to match your driving habits.
- **MEMBERS CHOICE Financial GAP Protection** - Protect yourself against financial loss in the event your vehicle is declared a total loss due to theft, collision, fire, or any insured peril. This protection will pay the difference between the primary insurance carrier settlement and the outstanding amount remaining on your loan (some restrictions may apply).