

**JCT**



*Federal Credit Union*



**Newsletter**



*September 30, 2025*

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## **2026 Annual Meeting**

**Edna High School Cafeteria \* 1303 W. Gayle \* Edna \* Texas**

**Tuesday, February 17, 2026**

**(Tickets will be available starting January 26, 2026)**

*Must have ticket to participate in the meal. Members that have a joint owner(s) on the account may receive a ticket for each. Non-members that are not joint owners, meal tickets will cost \$15.00.*

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## **\*Black Friday Madness Money**

**Available**

**November 17<sup>th</sup> – 21<sup>st</sup>**

**\$500.00**

**\$20.00 Non-Refundable Application Fee**

**18% Interest Rate**

**6-month repayment**

**No Credit Check**

\*Some restrictions apply



# Christmas Loan

November 17<sup>th</sup> - December 19<sup>th</sup>



\* \$500 - \$2,500

\* 10% - 18% Interest



\$20.00 Non-Refundable Application Fee

\*Some restrictions apply



## New and Used Autos Match Dealer Rates

Rates start at  
5.79% for up to 84 months

## \*\* Recreational Vehicles

New rates start at 7.75% for up to 120 months  
Used rates start at 8.75% for up to 96 months

\*\* Some restrictions apply



# NOVEMBER

CLOSED \* Tuesday \* November 11<sup>th</sup> \* Veteran's Day

CLOSE at 3:30 \* Wednesday \* November 26<sup>th</sup>

CLOSED \* Thursday \* November 27th \* Thanksgiving Day

Drive-thru Only 9:00 to 12:00 \* Friday \* November 28<sup>th</sup>



CLOSED \* Wednesday \* December 24<sup>th</sup> \* Christmas Eve

CLOSED \* Thursday \* December 25<sup>th</sup> \* Christmas Day

CLOSE at 12:00 \* Wednesday \* December 31<sup>st</sup>



# January

CLOSED \* Thursday\* January 1, 2026



# We've got an app for that!

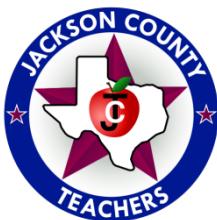
## My JCT



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