

All Your Commercial Equipment Needs
From Phone Systems to JETS
\$5,000 to \$\$\$\$\$Millions



Funding Visions Developing Dreams

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Did You Know?

The average lead pencil will draw a line 35 miles long or write approximately 50,000 English words.

Quotes

The secret of Life is honesty & fair dealing. If you can fake that, you've got it made.

Those are my principles. If you don't like them, I have others.

Groucho Marx

Newsletter

The JGI Companies

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Definitions

Economic Life

The estimated period that a fixed asset will provide value & benefits or be usable to the owner, with normal repairs & maintenance. It is usually less than the physical life because an asset continues to have physical life despite inefficiency, obsolescence or physical deterioration.

WELCOME to the JGI Newsletter. We at JGI value & respect our past, present & future clients and their businesses. We want you to be well informed about your financing choices and we want your business to grow as a result. We will endeavor to deliver relevant & timely information that will make your job easier. We welcome any suggestions you may have or ideas for topics you are interested in. Always feel free to contact us with any questions. We are here to help you find the best solution for you and your business.

Jim Jones, President & CEO

Betty M. Bledsoe, Leasing Director

***** Special Notice *****

Check out our new and improved website at www.jgicompanies.com.

Free Credit Reports

The Fair Credit Reporting Act (FCRA) requires each of the nationwide consumer reporting agencies (Equifax, Experian & TransUnion) to provide you with a free copy of your credit report once every twelve months. The Federal Trade Commission (FTC), the nation's consumer protection agency, enforces this act. The three consumer reporting agencies (CRA) have set up a central website, a toll-free telephone number and a mailing address through which you can order your free credit report. To order, go to www.annualcreditreport.com, call 1-877-322-8228 or complete the Annual Credit Report Request Form, which can be found at www.ftc.gov/bcp/menus/consumer/credit/reports.shtm & mail it. The online report can be accessed immediately, but the phone & mail requests take about 15 days. Do not attempt to order free credit reports directly from the CRAs; instead order as described above. Be very aware that there are many fraudulent sites on the internet that try to trick you into sharing your personal information. Neither the annual credit report site nor the CRAs will send you an email requesting your personal information.

You may order one, two or all three reports at the same time or you may stagger your requests. You will need to provide the agencies with your name, address, Social Security Number and date of birth. The agencies, for security purposes, will ask for some information that only you would know, such as the amount of your monthly mortgage or car payment. These free reports do not come with a credit score but those can be purchased from the agencies for a nominal fee at the time you order them. Your right to free credit reports does not require you to purchase or subscribe to any services.

Your credit report will contain personal information such as current & recent addresses, telephone numbers, Social Security Number & birth information; a detailed credit history including information on loans, credit cards & the timeliness of payments; public records such as bankruptcies, judgments & liens; a list of all persons or organizations who have requested a copy of your report within the last six months. When you get your report, go through it carefully to make sure that all the information is accurate & up-to-date. Remember, businesses that use the information in your report to evaluate your application for credit, insurance, employment or renting are among those that have a legal right to access your report, but not without your permission.

If you do not wish to receive this newsletter, please reply back and type unsubscribe in the subject line.