



Discover the possibilities

ATM OR CHECK CARD

1200 Zeeb Drive • St. Johns, MI 48879 • ph 989.224.9511
10667 E. Second St. • Fowler, MI 48835 • ph 989.593.4240
1090 Baese Court • Ovid, MI 48866 • ph 989.834.9800

www.journeyfcu.org



Apply today for an ATM or Check Card!

With an ATM Card, have access to your money anytime, anyplace. The Check Card (aka Debit Card) is the only card you need! It works as an ATM card or as a check, depending on how YOU enter the transaction.

At an ATM!

When you use the ATM or Check Card and you key in your 4-digit PIN, the transaction is considered an ATM transaction. As an ATM transaction, your checking or savings account can be accessed and ATM fees may be imposed. See below for Fee Schedule.

At a Merchant!

When you use the Check Card at a store or gas station, your checking account will be debited.

Enter your 4-digit PIN for cash back to avoid non-JFCU ATM fees. See below for Fee Schedule. You may also select credit to sign for the transaction. Transactions done as credit are absolutely free to you.

Convenience!

The Check Card can be used in ATMs, retail stores, and gas stations from across the country and around the world.

Fee Schedule

ATM and Check Card

Card Replacement \$5.00

ATMs operated by Journey Federal Credit Union are FREE to JFCU members. Any surcharge assessed by other ATM owners will be the responsibility of the JFCU members and may be included as part of the withdrawal amount. You will be charged a \$1.00 fee by JFCU for each transaction done at a non-JFCU ATM.

JFCU belongs to a network where you can access your money through a non-JFCU ATM with no fees. To locate one of these ATMs near you, go to www.co-opnetwork.org.