

October 2019

www.journeyfcu.org

ANNUAL MEETING You're Invited!

Would you like to learn more about Journey Federal Credit Union, meet fellow members and enjoy some refreshments? Then you need to make plans to attend our 2020 Annual Meeting!

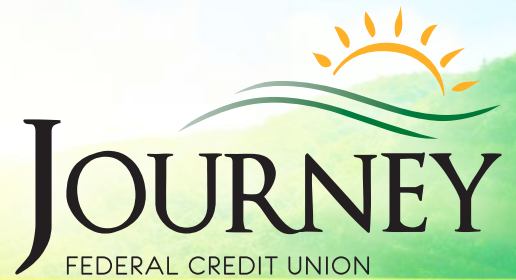
**Tuesday, February 18, 2020
6:00 p.m. at the St. Johns Branch**

Elections for open positions on the Board of Directors will be held daily from 9:00 a.m. to 5:00 p.m., as follows:

- **Wednesday, February 12, 2020 - Fowler Branch Lobby**
- **Thursday, February 13, 2020 - Ovid Branch Lobby**
- **Friday, February 14, 2020 - St. Johns Branch**

You can also cast your vote one hour immediately prior to the Annual Meeting. Please take a moment to stop by in-person and cast your vote. Absentee ballots will be available after January 1, 2020, and must be received at least one day prior to the Annual Meeting. Results will be announced at the Annual Meeting. No nominations by voice, petition or other means shall be made from the floor at the Annual Meeting.

For more information, visit our website at www.journeyfcu.org.



Discover the possibilities



**Local Service.
Global Reach.**

International Credit Union Day

Thursday, October 17, 2019

Since 1948, International Credit Union Day has been celebrated annually on the third Thursday of October. Each year, the international event affords the opportunity to remember credit unions' proud history and promote awareness of and support for the credit union and financial cooperative difference. This year's theme, "Local Service. Global Reach." speaks to how each credit union serves a local community—and it is because of that local service in communities across the world that we have a global credit union movement that's now 260 million members strong.

We invite you to join us Thursday, October 17 as we celebrate ICU Day with snacks, refreshments and giveaways at all three of our branch locations. We look forward to seeing you then!

Ovid Branch 10th Anniversary Celebration

**We're proud to have served the Ovid Area
for 10 Years & we want to celebrate with YOU!**

**Stop by the Ovid Branch from
Tuesday, October 15th - Thursday, October 17th
and complete an entry form to win one of 10 cash prizes!**

Drawings will take place on Friday, October 18th at the Ovid Branch location and will be posted to Facebook Live. Winners will receive \$100 deposited into their JFCU savings account*. Join us on Friday October 18th from 11AM – 2PM for a FREE member lunch & a chance to spin the prize wheel.

We hope to see you there!

**See the Credit Union for complete details.*



**When It Comes to Student Loans,
LESS IS MORE**

If you're ready to take control of your Student Loans, it's time to turn to Journey Federal Credit Union to refinance and consolidate all your private and federal student loans into one easier-to-manage loan.

Our Student Loans feature:

- **Competitive interest rates**
- **Refinance options up to \$75,000**
- **Quick and easy online application**
- **Flexible repayment terms to fit your needs**
- **Local not-for-profit lender you can count on**



Start enjoying the life you've worked so hard to achieve – calculate your potential savings and apply today by visiting JourneyFCU.StudentChoice.org.

Take Your Pick of the Patch With a *low-rate* auto loan

Dealerships are ready to clear out their 2019 inventory to make way for 2020, making now a great time to get a great deal on your next vehicle. With a quick pre-approval from Journey Federal Credit Union, you can take your pick of make, model, size and color with simple, affordable financing.

Low Rates & Flexible Terms

Already have an auto loan with another lender?

Bring us your loan to see how much we can help you start saving by refinancing with JFCU.

Visit www.journeyfcu.org to get started today.



Holiday Closings



COLUMBUS DAY
Monday, October 14

THANKSGIVING
Thursday, November 28
Friday, November 29

CHRISTMAS
Tuesday, December 24
(open 9am – 12pm)

Wednesday, December 25

NEW YEAR'S
Tuesday, December 31
(open 9am – 12pm)



Wednesday, January 1, 2020

Credit union members, head back to class with

\$200 CASH

when you switch to Sprint®

Love My Credit Union® rewards



There's never been a better time to switch to Sprint.

- Get up to \$200 cash when you switch two lines, plus lines 3,4 and 5 are FREE
- Plus, \$100 Annual Loyalty Cash Rewards and 25% off accessories in Sprint retail stores

Nothing to lose & savings that add up

Credit union members can try Sprint's improved LTE service for 30 days worry-free. If you're not 100% satisfied, Sprint will refund phone costs, service costs and fees.

It's easy, here's how it works

1. Switch to Sprint.
2. Register your new line(s) at LoveMyCreditUnion.org/SprintRewards.
3. In six to eight weeks, your cash rewards will be deposited directly into your account.

Visit LoveMyCreditUnion.org/Melvin to learn more.

Cash Reward: Via deposit. \$100/line, max 2 lines. Req. qualifying plan and registration within 30 days of activation. Loyalty Reward: Via deposit per account. Basic: After 9/30/20 pay \$60 a month for line 1, \$40 a month for line 2 and \$20 a month per line for lines 3 thru 5, with AutoPay. Offer/coverage not available everywhere. Requires new lines of service. Subject to credit & \$30 activation fee. Excludes taxes, fees, and roaming. Speed maximums, use rules and restrictions apply. Unlimited Basic compared to Verizon Start Unlimited for 5 lines, features differ.

Help Yourself to a Merry Little Christmas

Our Holiday Skip-A-Pay program is back, making it easy to fill your pockets with jingle and your season with jolly! With Holiday Skip-A-Pay, simply choose to skip your loan payment(s) for the month of November or December* and enjoy the extra cash for holiday shopping, gifting, getting away, and more. For complete details and to take advantage of this special offer, please contact the Credit Union.

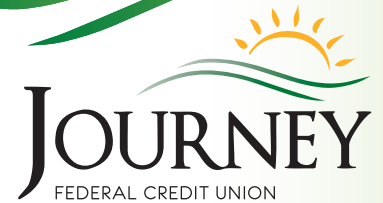
**You may choose to skip your monthly loan payment for only one of the qualifying months. Loans must be current, at least 6 months old, and must have never been delinquent 30 days or more to qualify for Skip-A-Pay. There is a small fee of \$25 for each skipped payment. The skipped payment will be added to the end of your loan term, and normal interest charges will continue to accrue. Other restrictions may apply. Contact the Credit Union for details. Not available on revolving loans. This offer does not apply to revolving loans, real estate loans, student loans or quick cash loans.*

Christmas Club Account Holders

The day you've been saving for is only a few weeks away. Your Christmas Club Account funds will be transferred to your regular share savings account on Thursday, November 1, and funds will be **available by Friday, November 2**, just in time for the holiday shopping season!

Did you forget to plan ahead?

Christmas Club accounts are designed to help you plan ahead for the holidays. You already know you'll be shopping for all of your friends and family, so why not plan ahead? Partner the account with a payroll deduction and you'll automatically save money for holiday shopping every time you get paid!



ST. JOHNS BRANCH
1200 Zeeb Drive | St. Johns, MI 48879
989.224.9511 | Fx 989.224.6596

Lobby Hours

Mon. - Fri. 9 a.m. to 5 p.m.
Sat. 9 a.m. to 12:00 Noon

Drive-Thru Hours

Mon. - Thurs. 8 a.m. to 5:30 p.m.
Fri. 7 a.m. to 5:30 p.m.
Sat. 9 a.m. to 12:00 Noon

FWOYLER BRANCH
10667 E Second St | Fowler, MI 48835
989.593.4240 | Fx 989.593.3909

Lobby & Drive-Thru Hours

Mon. - Fri. 9 a.m. to 5 p.m.
Sat. 9 a.m. to 12:00 Noon

OVID BRANCH
1090 Baese Court | Ovid, MI 48866
989.834.9800 | Fx 989.834.5347

Lobby & Drive-Thru Hours

Mon. - Fri. 9 a.m. to 5 p.m.
Sat. 9 a.m. to 12:00 Noon

Touch Tone Teller 989.224.0745

Routing & Transit Number
272484836

Email staff@journeyfcu.org
Web www.journeyfcu.org



Federally Insured by NCUA