



A Letter to Our Members

Dear Members of Journey Federal Credit Union,

I've been following the recent conversations about Journey's updates with genuine interest and honestly, a full heart. I appreciate the honest feedback, the thoughtful questions, and most of all, the concern many of you have expressed for our employees. The fact that so many of you took the time to speak up on behalf of our team is deeply meaningful. It tells me one thing loud and clear: you care. And so do we.

Let me start by clearing up the biggest question we've heard: *no one at Journey has lost their job because of the introduction of video tellers (ITMs)*. We haven't removed humans from the experience and we certainly haven't replaced them with machines. Every employee is still here. In fact, many are now even more accessible than before!

This change isn't about cutting staff - it's about rethinking how to serve you better. Every video session at an ITM connects you directly with a real Journey employee. Not a bot. Not a call center. A real person, from our own team, who knows you, your account, and your community. We made this shift so you could talk to a live person for extended hours, even from the drive-thru, without waiting in long lines or being confined to traditional teller windows.

We also recognize that somewhere along the way, society began expecting people to know everything about money and technology without ever being taught. That's a real problem. And it's one we're committed to solving. That's why we've kept and strengthened the human side of banking.

Our lobbies are still fully staffed with JFCU Navigators who are not only friendly and approachable, but also Certified Financial Counselors. They've gone through extensive training to help members navigate everything from digital tools to complex financial questions. Whether you want to set up direct deposit, understand your credit report, budget for a big life event, or just talk to someone face-to-face, you can.






Our goal with all of this is simple: to make banking more personal, not less. To meet you where you are. And to create a space where everyone feels empowered, not overwhelmed. Let the machines handle the quick and simple stuff. For everything else, our people are here, ready, trained, and eager to help.

If you ever have questions, concerns, or just want to talk things through, I'm always happy to have that conversation. Stop by, give us a call, or connect however feels comfortable for you. We're listening, and we're here for you.

With appreciation,



Jeffrey Kusler, CEO

