

## A Letter to Our Members and Community

Dear Members and Community of Journey Federal Credit Union,

As we continue on this exciting journey forward, we wanted to reach out personally to share some of the incredible changes happening here. Over the past two and a half years, we've been working diligently to enhance our services, deepen our community connections, and set the stage for a brighter financial future for all of our members. In the past few years, we've made important updates that have improved member service, including:

- Investing in lending systems
- Upgrades to our Core Processor including our Mobile App and Online Banking
- Adopting Tap technology for debit cards
- Revamping our fleet of ATMs and,
- Plans to address deferred maintenance of buildings and equipment

But we're just getting started! Over the next few months we'll roll out some exciting new changes designed with our member in mind, including:

### **Credit Card Upgrades**

We will soon introduce the most significant upgrade to our credit cards in our 51-year history: We're moving to Mastercard, introducing tap technology, rolling out a new and far more robust rewards system (that can be combined with debit card rewards), and finally enabling our members to manage their cards through online banking to make payments, complete cash advances, and more!

### **Certified Financial Training for Staff with Member-centric Focus**

We are shifting our focus from simply handling in-and-out transactions to truly improving the financial lives of our members. When given the opportunity to learn new skills and serve you even better, *over 83% of our staff volunteered to become Certified Financial Counselors*. Through training, these employees will become equipped to provide personalized financial guidance and improve our members' financial understanding, confidence, and success. In mid-July we will begin a 15-week intensive training period to achieve this major overhaul to our approach to member service. The comprehensive program will ensure that every interaction you have with JFCU is positive, supportive, and enriching.



### **New and Better Branches**


To demonstrate our growth and commitment to serving small, rural American communities, we will be remodeling two of our existing branches to create more welcoming, efficient, and technologically-advanced spaces. In addition, we are thrilled to announce plans to open a new branch in 2025! (More details coming on that this summer.)

### **Our Journey Forward Continues**


These changes are not just about buildings and credit cards; they represent our unwavering dedication to improving your banking experience. After all, we would not be here if it weren't for you! We are excited about the future we are building together and appreciate your support and engagement as we work together to make our community even stronger and make you as proud as we are of Journey.

Thank you for being a part of our Journey family!

Sincerely,



Jeffrey Kusler, CEO



Christopher Kowatch, Board President

