

Your Monthly Newsletter

Issue No. 182 | December 2025

VIEW LOAN RATES

VISIT WEBSITE

HOLIDAY
CLOSINGS

Unwrap
a
JFCU MASTERCARD
Fixed-rate
as low as
8.50% APR*

The graphic features the word 'Unwrap' in a large, golden, cursive font. Below it, 'a JFCU MASTERCARD' is written in green, with 'JFCU MASTERCARD' in a bold, sans-serif font. Underneath, 'Fixed-rate as low as 8.50% APR*' is displayed in green. To the left are two wrapped gifts, one green and one red. To the right is a large red gift box with a green ribbon, with a Journey Mastercard inside.

*APR = Annual Percentage Rate. Other rates & terms available. Rate subject to risk adjustment. Credit restrictions apply.



BUDGETING 101

Get your money in holiday mode with a little help from our friends at GreenPath! [Click here](#) to learn about getting a handle on debt & creating a spending plan that keeps you on track.

REVIEW YOUR CREDIT SCORE



Does the fear of holiday debt got you down? We encourage our members to review this quick, informative video to help you understand and improve your credit score this season:

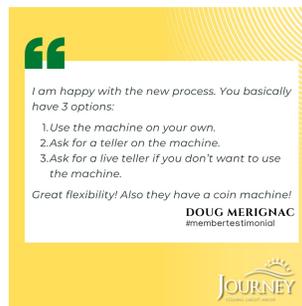
[LEARN MORE](#)



Supporting Our Community

Stop by our Alma Branch to help us give back to the Child Advocacy-Gratiot County Baby Pantry this holiday season.

[LEARN MORE](#)



Explore What's New at JFCU

Options. That is exactly what our *Journey Forward* model is all about! See for yourself when you stop by any of our four locations.

[LEARN MORE](#)



Are You Being Rewarded?

Your JFCU Credit Card and Debit Card come with rewards. Really! Log into your account and start redeeming points today.

[LEARN MORE](#)



CONTACT US

989.227.3700
staff@journeyfcu.org



NMLS #665895

Journey Federal Credit Union | 1200 Zeeb Drive | St. Johns, MI 48879 US

[Unsubscribe](#) | [Update Profile](#) | [Our Privacy Policy](#) | [Constant Contact Data Notice](#)



Try email marketing for free today!