



Your Monthly Newsletter

Issue No. 183 | January 2026

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SAVE THE DATE



ANNUAL MEETING

TUESDAY 2.17.2026 AT 6:00 PM

JOURNEY FCU ST. JOHNS BRANCH
1200 ZEEB DRIVE, ST. JOHNS, MI

You're Invited!

Want to learn more about **YOUR** credit union? Then make plans to join us for the Annual Meeting! While you're there, you will have a chance to meet other members and staff plus enjoy some light refreshments.

We hope you join us!

Unlock Your Home's Hidden Value

HOME EQUITY LOANS

LOW Fixed Rates | Flexible Terms up to 10 Years

plus NO Application Fee ✓
NO Appraisal Fee* ✓

*No appraisal fee when financing up to 80% LTV. Rates based on term, creditworthiness, and loan-to-value ratio. See Credit Union for complete details, rates, and terms.

Whether you're looking to pay off debt, remodel your kitchen, or install a new pool this spring, a [Home Equity Loan](#) may be the key to making it possible! Stop by, check us out online, or give us a call to learn more.

ENROLL IN ESTATEMENTS
FOR A CHANCE TO WIN A
NINTENDO SWITCH 2



SKIP-A-PAY

to the rescue!



Free up some extra cash using our **skip-a-pay**¹ loan option!
To learn more or to apply, you can give us a call or simply log into your JFCU account online or in the mobile app today.

¹ Credit restrictions and other limitations apply.



MX Survey JFCU SWAG Bag Winner

We received some valuable feedback from everyone who completed our Member Experience Survey! Congratulations to Tricia White on winning the giveaway drawing.

THANK YOU!



Explore What's New at JFCU

Our members are the reason we exist. We appreciate the support and understanding as we worked through some major changes in 2025. Cheers to the New Year!

LEARN MORE



Holiday Debt Got You Down?

There's no need to drown in your holiday shopping debt! Consolidate your credit card balances with a JFCU Credit Card today and get **0% APR*** for the **first 6 months!**

APPLY TODAY



CONTACT US

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NMLS #665895



**APR = Annual Percentage Rate. Rates and terms subject to risk adjustment and creditworthiness. See JFCU for complete details.*

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