

April 2023

www.journeyfcu.org

# NATIONAL CREDIT UNION YOUTH MONTH

APRIL 1-30, 2023

Want to empower your kids to achieve their dreams? National Credit Union Youth Month in April is a great time to start! This year's theme for National Credit Union Youth Month is "Unleash the Power of Saving at Your Credit Union" and is designed to help kids and teens understand the importance of saving and developing good financial habits. It's a great time to bring your child by the credit union to see how JFCU can help them find and unleash their own power of saving. If they don't have an account of their own yet, it will be the perfect opportunity to open one!



## INTRODUCING ON-DEMAND PAYMENTS!

We're giving you even more control over your money with On-Demand Posting! Get your pending deposits posted to your account days in advance with a few simple clicks.

### How it works:

While you're logged into your account online or using the mobile app, you will receive a notification for eligible pending deposits, similar to the one below:



#### You Have Pending Deposits

Need that direct deposit faster? Some of your pending transactions are available to be posted early!

Not Now

Review

Click the "Review" button to proceed to the next step. From there, you can review the transaction and click "Post Now" if you would like to proceed.

#### Pending Electronic Transactions

The following are electronic transactions received from the Automated Clearing House (ACH) and waiting to post to your accounts. We will post them to your accounts on the date shown below.



Some of your pending transactions are available to be posted early!

In the final step, you will be able to review any applicable fees, then click "Accept Fees & Post" to finalize your transaction and post your deposit to your account. See *Credit Union Fee Schedule* for more information.

# JOURNEY

FEDERAL CREDIT UNION

Discover the possibilities

## JFCU

## Scholarship Applications

### NOW AVAILABLE!

If you're a high school senior planning to attend college in the fall, Journey Federal Credit Union has a scholarship opportunity you won't want to miss! ***This year, we will be awarding our JFCU CORE4 Scholarship to 3 area seniors, each in the amount of \$1,000!*** One student will be chosen from each of the following High Schools: St. Johns, Fowler & Ovid.

*Have friends or family members heading to college? Encourage them to apply!*

***The application deadline is April 30, 2023.***

*Please contact the Credit Union to obtain an application and complete details.*

## Need MORE for Next Semester?

*Ask about Our Student Choice Loans!*

When scholarships, grants, and federal loans just aren't enough to fill that funding gap, our Student Choice Loan is here to help. This unique line of credit isn't like the other student loans. With multi-year approval, there's no need to reapply every year!

**Our Student Choice Loans feature:**

- **Competitive rates**
- **Flexible funding**
- **Personal support**
- **And more!**

Visit [www.journeyfcu.studentchoice.org](http://www.journeyfcu.studentchoice.org) or call 844-814-9906 to learn more!





# Start Here. Go Anywhere.

Let a low-rate loan from Journey Federal Credit Union take you wherever you want to go all summer long.

We offer affordable financing for:

**AUTOS  
BOATS  
RVs  
MOTORCYCLES  
AND MORE**

Simply stop by the Credit Union or visit us online at [www.journeyfcu.org](http://www.journeyfcu.org) to get started with our secure online application today.

## Board of Directors 2023

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## GET MORE *green* FOR SPRING PROJECTS

Whatever spring may bring your way, we've got a loan to help you tackle those projects one by one or all at once. Choose between a Home Equity Loan for financing with a fixed amount and a fixed rate or a Home Equity Line of Credit for more flexible drawing power. Each loan is designed to help you tap into your home's equity for simple, affordable cash flow.

**LANDSCAPING  
HOME ADDITIONS  
PATIO REMODEL  
OUTDOOR KITCHEN  
SWIMMING POOL**

Learn more at [www.journeyfcu.org](http://www.journeyfcu.org) for current rates and loan information.



## Holiday Closings

**MEMORIAL DAY**

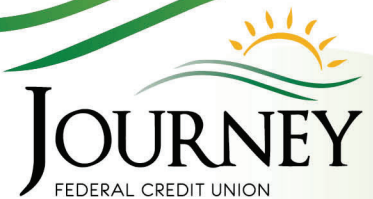
**Monday, May 29**

**JUNETEENTH**

**Monday, June 19**

**INDEPENDENCE DAY**

**Tuesday, July 4**



**ST. JOHNS BRANCH**

1200 Zeeb Drive | St. Johns, MI 48879  
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. 9 a.m. to 5 p.m.

Fri. 8 a.m. to 5:30 p.m.

Sat. 9 a.m. to 12:00 Noon

**FOWLER BRANCH**

10667 E Second St | Fowler, MI 48835  
Fx 989.593.3909

*Lobby & Drive-Thru Hours*

Mon. - Fri. 9 a.m. to 5 p.m.

Sat. CLOSED

**OVID BRANCH**

1090 Baese Court | Ovid, MI 48866  
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

**CALL US**

989.227.3700

**New Touch Tone Teller Number**

833.610.4300

**Routing & Transit Number**

272484836

Email [staff@journeyfcu.org](mailto:staff@journeyfcu.org)

Web [www.journeyfcu.org](http://www.journeyfcu.org)



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