

January 2024

www.journeyfcu.org

DO MORE IN 2024!

Make 2024 the year you get it all done. With the help of a low-rate loan from Journey Federal Credit Union, financing all your plans is easier and more affordable than ever.

AUTO LOANS • HOME LOANS • PERSONAL LOANS CREDIT UNION CREDIT CARDS • AND MORE!

No matter what you're dreaming and planning for the year ahead, JFCU is here to help. Stop by the Credit Union or visit JourneyFCU.org for current rates, loan details, and application information today.

IT'S TIME TO CHECK YOUR CREDIT

Federal law allows you to get a free copy of your credit report every 12 months from each credit reporting company: Equifax, Experian, and TransUnion. If you're not sure what your credit report is, why you should care about it, or how to get it, we're here to help.

What is a credit report?

A credit report is a summary of your personal credit history and includes identifying information, such as your date of birth and address, and information about your credit history — like how you pay your bills or if you filed for bankruptcy — that has been reported by your financial institutions as well as nationwide chain stores and credit card companies. This information is collected and updated by three nationwide credit bureaus (Equifax, Experian, and TransUnion).

The information in your credit report can affect your chance to get a job, rent or buy an apartment or home, purchase insurance, qualify for loans, and more.

How to order your free annual credit reports.

There are three ways to order your free annual credit reports:

1. Visit AnnualCreditReport.com
2. Call 1-877-322-8228, or
3. Complete the Annual Credit Report Request Form and mail it to:
Annual Credit Report Request Service
P.O. Box 105281
Atlanta, GA 30348-5281



Please remember, only one website — AnnualCreditReport.com — is authorized to fill orders for the free annual credit reports you are entitled to by law.

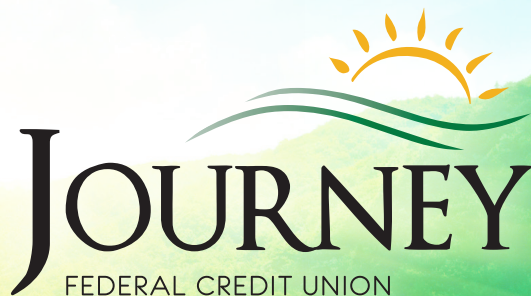
Make a Plan to Enter the Holidays with CASH IN YOUR HAND



Join our Christmas Savings Club for 2024!

Does it feel like the holiday season sneaks up on you every year? Instead of being left with a pile of debt at the start of the new year, a Christmas Club account from Journey Federal Credit Union is a great way to experience less stress and more joy throughout the entire holiday season.

By opening a Christmas Club account, you can start building a holiday fund now and continue building on it all throughout the year. Stop by the Credit Union to learn more and to open your club account for 2024 today.



Discover the possibilities

you're invited! **2024**

ANNUAL MEETING
TUESDAY, FEBRUARY 20, 2024
6:00 PM AT THE ST JOHNS BRANCH LOBBY

Would you like to learn more about Journey Federal Credit Union, meet fellow members, and enjoy some refreshments? Then you need to make plans to attend our 2024 Annual Meeting!

FINANCIAL GOALS for the New Year

Get ready to start fresh on your financial goals with these tips for the new year.

TRACK IT — By tracking your spending daily, you can ensure your financial goals remain on track. Tracking options range from simple pen and paper to Excel spreadsheets and financial apps. There's something for everyone—find what works best for you and then remain diligent in tracking daily.

PAY YOURSELF — To successfully build your savings each month, we recommend two things: 1) Before paying bills and spending money, transfer 10% of your income to your savings account (and then don't touch it!); 2) Schedule automatic transfers from your regular checking to your savings after every payday, so you don't even have to think about it.

DON'T SPEND IT — Too many spontaneous purchases often cause the need to borrow from saving. By dedicating one week per month as a no-spend week, you can be more intentional about saving while becoming more cognizant of your spending habits throughout the rest of the month.

MAX IT OUT — One of the easiest, smartest, and most effective ways to maximize your retirement savings is to maximize any employer 401k matches. If you've already done that, an IRA from JFCU help you continue expanding your retirement savings.

TAX PLANNING TIPS

File on time. The IRS tax filing deadline is Monday, April 15, 2024.

Finish your 2023 IRA contributions. You have until Monday, April 15, 2024, to make 2023 contributions.

Watch the mail for your credit union tax forms. We will soon be mailing out Forms 1099 and 1098, which report dividend and interest information. If you receive these forms, be sure to save them for your tax preparation.

Request Direct Deposit. Complete the Direct Deposit line on your tax form to receive your tax refund in as little as 10 days. Be sure to include our routing number (272484836) and your credit union account number.

Give TurboTax a go. Follow the link on our website, and TurboTax will guide you through the entire tax-filing process.

Ask about a Tax Loan. If you find yourself owing taxes, stop by the Credit Union to learn more about our special low-rate Tax Loan.



TEENS:

THE IMPORTANCE OF BUDGETING

Budget—you've likely heard the word, but do you know what it means? We're here to help you unpack the word and start understanding the big "why" behind it.

The simple breakdown is this: budgeting is the cornerstone of a strong financial foundation. Without it, it's nearly impossible to save money. And when people don't have money saved, they don't have funds set aside to cover emergency expenses or big-ticket items as they pop up. Often, this forces them into borrowing money to cover those expenses, which leads to debt. And saving money is way better than owing money.

The bottom line is this: a budget is a plan to help keep your finances on track. So now that you know what a budget is stay tuned for "how to budget" coming up in the spring edition of the JFCU quarterly newsletter!



HEY KIDS: Check Out These Fun Facts About Groundhog Day

- Groundhog Day is on February 2nd.
- The largest Groundhog Day Celebration is held in Punxsutawney, Pennsylvania.
- People have been gathering in Punxsutawney, Pennsylvania to celebrate Groundhog Day since the late 1800s.
- The famous groundhog who predicts the weather in Punxsutawney, Pennsylvania is Punxsutawney Phil (aka Phil).
- Phil has seen his shadow 97 times and has not seen it 15 times.
- He does not have a great track record—he's only been right about 39% of the time!
- Groundhogs typically live anywhere from six to eight years, but tradition says that Phil drinks a magic elixir every summer so that he can continue to make these weather predictions. He's already predicted 129 years and is still going strong!



Holiday Closings

MARTIN LUTHER KING DAY

Monday, January 15

PRESIDENTS' DAY

Monday, February 19



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

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989.227.3700

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