

JULY 2023

www.journeyfcu.org

Staycation or Vacation

WE'RE HERE FOR YOU!

Whether you choose to explore the world around your home or travel to faraway places, Journey Federal Credit Union is here to help you play in your own way.

Vacation Loan **11.00%** as low as **APR*** up to 36 months
up to \$15,000

Visit www.journeyfcu.org to get started with our secure online application today, or stop by the Credit Union for personalized service.

*APR = Annual Percentage Rate. Quoted rate is the lowest available rate. Your rate will be based on your credit history and may be higher. Rates and terms subject to change without notice.

Travel Tip for JFCU Card Holders

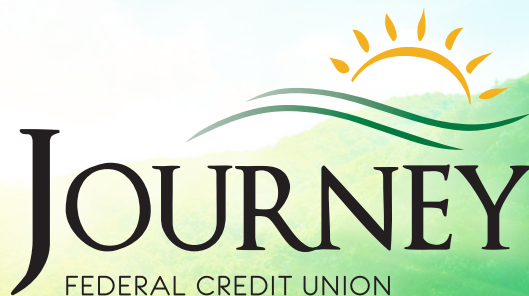
Please note that we monitor unusual spending patterns, and if we see unusual spending within the U.S. or overseas, we may block purchases made with your card to prevent potential fraud.

If you have plans to travel this summer, **please call 989.227.3700 to let us know of your plans.** That way we can place a note on your account and take the necessary steps to ensure your funds remain available as you travel.

DEBIT CARD

REWARDS UPDATE

On August 14, 2023, our uChoose Rewards program is changing! Our uChoose Rewards program will come to an end for JFCU Debit Cards, but will remain in place for JFCU VISA Credit Card carriers. uChoose Rewards points earned from Debit Card purchases will no longer accrue and cannot be redeemed after August 14th. Any points earned from Debit Card purchases remaining uChoose Rewards will be forfeited. If you have questions about this change, please stop by or call (989) 227-3700.



Journey Federal Credit Union is here to help you save for life's big moments. Whether you're saving up for **your dream home, a wedding, vacation, retirement, or something else**, we can help you plan and save.

SAVINGS ACCOUNTS
SHARE CERTIFICATES
MONEY MARKET ACCOUNTS
INDIVIDUAL RETIREMENT ACCOUNTS

We've got options for short-term saving, long-term saving, and everything in between. Visit www.journeyfcu.org to learn more about your options today.

Congratulations

TO OUR 2023 JFCU CORE4
SCHOLARSHIP WINNERS!

CAROLINE OTT

St. Johns High School

CARLY ANDROS

Fowler High School

ALEXIS SPITZLEY

Ovid-Elsie High School

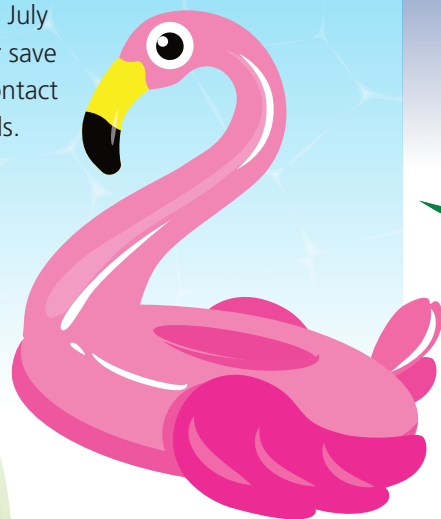
Skip a Payment, Not The Memories

If cash starts running a little low, don't miss out on summertime fun. With our summertime Skip-A-Pay Program, you can choose to skip your JFCU loan payment(s) for the month of July and enjoy the extra cash in your pocket to spend or save however you like. Some restrictions apply. Please contact a member service representative for complete details.

THAT'S A WRAP

VISA® gift cards for all the summertime happenings

Nothing says "YOU'RE AWESOME" like a VISA® gift card. Stop by the Credit Union to stock up on VISA® gift cards to fill your summer birthdays, showers, parties, and events with more awesomeness today.



PRIVACY NOTICE:

Federal Law requires us to tell you how we collect, share and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at www.journeyfcu.org/privacy-notice or we will mail you a free copy upon request if you call us at 989.227.3700.

Board of Directors ELECTIONS

If you're interested in serving and you meet the qualifications displayed at the Credit Union, then you must complete a ballot petition and get signatures of no less than 1% of the membership.

Ballot petitions are available

September 1 – October 15, 2023.

Completed ballots must be returned to Journey FCU **no later than the deadline, October 15, 2023.**

Holiday Closings

INDEPENDENCE DAY
Tuesday, July 4

LABOR DAY
Monday, September 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
Web www.journeyfcu.org



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