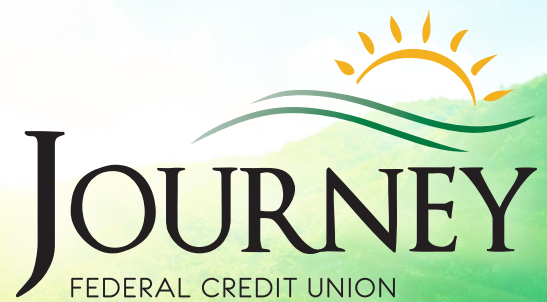


July 2024

www.journeyfcu.org



Discover the possibilities

THIS IS YOUR WAY TO THE HIGHWAY.

Ready for a new ride?

Get behind the wheel today with our lower auto loan rates! Qualified members can now get financed for as low as **5.50% APR***. Call us at **989.227.3700** to see if you qualify for this or another great rate. You can also apply online or right from our mobile app to take advantage of this offer and start your journey down the open road!

*APR = Annual Percentage Rate. Subject to credit approval. Terms and conditions apply. Rate subject to change at any time without notice. Contact Journey Federal Credit Union for complete details.

OUR JOURNEY FORWARD *continues*

Over the past two and a half years, we've been working diligently to enhance our services, deepen our community connections, and set the stage for a brighter financial future for our members. As we continue **Our Journey Forward**, we wanted to share some of the incredible changes happening in the coming months:

► Certified Financial Training for Staff with Member-centric Focus

We are shifting our focus from simply handling in-and-out transactions to truly improving the financial lives of our members by certifying more than half of our employees as Financial Planners.

► New and Better Branches

Two of our existing branches will undergo extensive remodeling to create more welcoming, efficient, and technologically-advanced spaces. We are also thrilled to announce plans to open a new branch in 2025! (More details coming later this summer.)

► New and Improved Products & Services

We will soon be rolling out a new rewards program, new online banking tools, a new credit card program, and even some new & unique checking accounts.

We are excited about the future we are building together and appreciate your support as we take the next steps to improve your banking journey!

Congratulations

TO OUR 2024 CORE4 SCHOLARSHIP WINNERS!



NOLAN STUMP
Fowler HS



JOLLEE SWENDER
Ovid-Elsie HS



ADRIANNAH INGLERIGHT
St. Johns HS

WEDNESDAY TEMPORARY HOURS NOTICE:

Starting **Wednesday, July 10, 2024**, all JFCU locations will open late every **Wednesday at 10:30 AM** to facilitate an intensive employee training program. This training is crucial for aligning our staff with our new model described above and aims to significantly enhance the benefits we offer to our members.

During this period, our team will undergo credit counseling certification, receive training on both new and existing products & services, and participate in community involvement activities. These efforts are part of our commitment to ensuring that our members receive the highest level of service and support on their financial journeys.

All locations will resume normal hours of operation in early November.

We appreciate your understanding and patience as we work to serve you better!



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.

CREDIT CARD CHANGES *Coming Soon*

Journey FCU is pleased to announce exciting changes to our credit card program to offer you more features! Our credit cards will be transitioning from Visa to Mastercard this summer. This means your current Visa credit card will stop working when the new Mastercard becomes active. More information will be coming to your mailbox in July. With this transition, we are also introducing a new rewards program! My Rewards Plus is a new rewards program that will replace uChoose Rewards, and will feature new redemption options. Earn 1 point for every \$1 spent using your JFCU credit card or 1 point for every \$5 when you pay with your JFCU debit card. Watch for more information in the upcoming months!



Make every day more rewarding with the credit card that gives back!

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, 2024. Completed ballots must be returned to Journey FCU no later than the **deadline, October 15, 2024.**

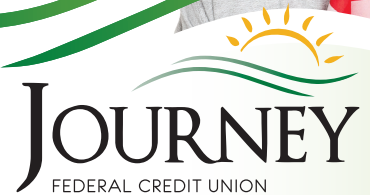
HOLIDAY CLOSINGS

INDEPENDENCE DAY

Thursday, July 4

LABOR DAY

Monday, September 2



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

FWLER 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

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833.610.4300

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