

OCTOBER 2023

www.journeyfcu.org

## HERE, THERE - WE'RE EVERYWHERE!

From work to play and everywhere in between, Journey Federal Credit Union is with you anywhere you go. Check your balance, deposit checks, transfer funds, pay bills, and more—all from the convenience of your mobile device.

We're with you:

**ONLINE BANKING • MOBILE BANKING  
BILL PAY • MOBILE CHECK DEPOSIT  
ONLINE LOAN APPLICATIONS • AND MORE**

If you're not taking us with you yet, visit [www.journeyfcu.org/onlinebanking](http://www.journeyfcu.org/onlinebanking) to sign up for our online services today.

**ENJOY SAFE  
SHOPPING**

# All Season Long!

As we approach the season for holiday shopping, vacationing, and celebrating, it is important to remember that it's never vacation time for cybercriminals. Consider these tools to help you protect your accounts from holiday season fraud.

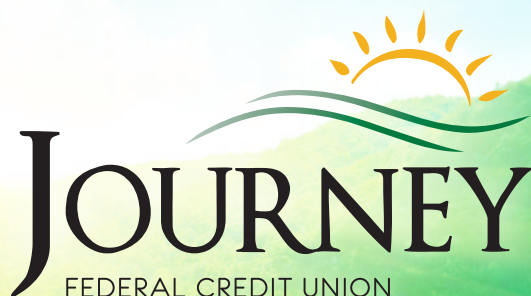
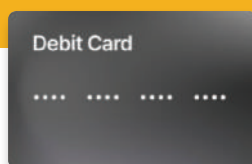
- 1. JFCU Mobile App.** Our mobile banking app provides secure 24/7 access to your credit union accounts, so you can view transaction history and account balances virtually anywhere and anytime. Plus, easily transfer funds, pay bills, place stop payments, find ATM and office locations, and much more.
- 2. JFCU Online Banking.** If you prefer to manage your accounts from a computer, Online Banking offers all the same benefits and features as the JFCU Mobile App simply by logging in online.
- 3. JFCU Alerts.** We'll monitor your account and keep you informed with real-time alerts that you can control from the "Manage Alerts" function within the JFCU mobile app. Plus, customize your own account alerts based on purchase location, amounts, and more.

Visit your app store to download the Journey FCU Mobile App and to set up account alerts today.

## MOBILE APP CARD CONTROLS

Take control of your JFCU Debit Card with Mobile App Card Controls! Conveniently located within our mobile app, you can view recent transactions, lock your debit card, activate notifications, and more. Simply log into your account using our mobile app, look for the debit card image (like the one shown to the right), and tap on "Card Controls" to get started!

Visit [www.journeyfcu.org/mobilebanking](http://www.journeyfcu.org/mobilebanking) for more information!



Discover the possibilities

## INTERNATIONAL CREDIT UNION DAY

**Celebrating 75 Years**

**Thursday, October 19, 2023**

On October 19, 2023, Journey Federal Credit Union will join over 56,000 credit unions around the world to celebrate International Credit Union (ICU) Day®. ICU Day highlights the many ways that credit unions across the world help members work towards achieving their financial goals. Credit unions were built on the principle of "people helping people," and we've seen that philosophy in action for more than 100 years, with credit unions providing access to affordable financial products and striving to meet the needs of underserved communities. This year marks the 75th anniversary of ICU Day, and JFCU is honored to be a part of this proud tradition. We invite you to stop by the Credit Union to join us in our ICU Day celebration.

## TRAVEL/GIFT CARDS NOTICE

**As of December 31, 2023, we will no longer offer or reload Travelers Cards. At that same time, we will also stop offering Visa Gift Cards for purchase.**

If you have questions about this change, please stop by or call us at 989-227-3700.

## Christmas Club ACCOUNT DISBURSEMENTS

If you are a Christmas Club account holder, the day you've been saving for is only a few weeks away. Your accumulated savings and dividends will be transferred to your regular share savings account on **November 1, 2023**, just in time for holiday shopping!

**Not in the club yet?** It's easy to start saving for the next holiday season! Simply contact a member service representative to open a Christmas Club Account and start saving a little each payday for an even happier holiday.



# NEW Member Benefit

with **Spectrum** mobile™

Your credit union membership is about to get even more valuable!

We are excited to announce that Journey Federal Credit Union members are now eligible for special savings on your internet and mobile service when you switch to Spectrum.

*PLUS*, credit union members can get an exclusive **\$50 CASH Reward** from Love My Credit Union Rewards for each new mobile line you activate with Spectrum.

Call 833-804-3916 to get this special member offer or scan the QR code to learn more.



## Journey Federal Credit Union

### FEE SCHEDULE

Effective January 1, 2024

#### Member Statements

Bad Address (returned mail)	\$5.00 per item
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#### Savings/Checking Accounts

Bill Pay	\$2.50 per month (no charge for eStatement users)
Business Account Fee	50 free transactions per month \$0.50 per transaction thereafter
Check Cashing Fee	\$5.00 each (non-members)
Check Printing	Varies with style
Inactive Account Fee	\$5.00 per month (after one year of inactivity)
Non-sufficient Funds (NSF) Item	\$29.00 each
Overdraft Privilege (ODP) Item	\$29.00 each
Overdraft Transfer from Savings	\$3.00 per incident
Stop Payment	\$29.00 for individual item \$36.00 for a series of items

#### Cashier Check

Cashier Check	\$3.00 each
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#### Money Orders

Money Order - up to \$1,000	\$3.00 each
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#### Wire Transfers

Domestic Wire Transfer	\$25.00 each
Foreign Wire Transfer	\$55.00 each

#### ATM & Debit Card Services

ATM Usage - PIN Transactions	JFCU & All Co-Op Network ATM - FREE Other Machines - \$1.50 per occurrence
Courtesy Pay for Debit Transactions	\$29.00 each
Replacement Card	\$10.00 each

#### Miscellaneous Services

Account Research	\$25.00 per 30 minutes (30 minute min.)
Garnishment/Levies	\$100.00 per item
On-Demand Posting	\$10.00 per advance
Return Items (cashed/deposited/payments)	\$29.00 per item

#### Loans

Convenience Pay (Phone or Online Banking)	Varies by payment amount (\$3.60 min. to \$72.50 max. per item)
Quick Cash Loan Application Fee	\$20.00 Charged at time of application
Late Fee (Installment, Overdraft, & Secured Loans)	\$25.00 Charged the 6th day after payment due

#### VISA Credit Cards

VISA Late Fee	\$29.00 Charged the 11th day after payment due
VISA Replacement Card	\$10.00 each

#### Real Estate

Appraisal (fair market value, drive-by, full appraisal)	Cost determined by Appraisal Company
Home Equity Line of Credit Fee	\$100.00
Late Fee - Mortgage Loan	Calculated by Lending Department
Subordination Fee	\$100.00
Title Insurance	Cost determined by Title Company

## Holiday Closings

### COLUMBUS DAY

Monday, October 9

### VETERANS DAY (OBSERVED)

Saturday, November 11

### THANKSGIVING

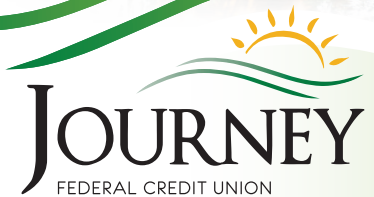
Thursday, November 23

### CHRISTMAS

Monday, December 25

### NEW YEAR'S

Monday, January 1, 2024



**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)



Federally Insured by NCUA

