

October 2024

## Get Ready for the Holidays

Make Christmas count with your Journey FCU Mastercard credit card! Holiday bills have a way of adding up, but when you have a card like the Journey FCU Mastercard in your wallet, you can rest easy knowing every time you pay, you're saving and earning the easy way.

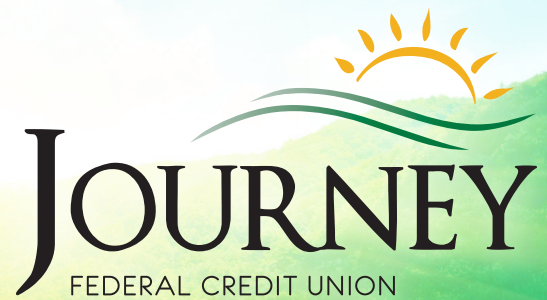
RATES AS LOW AS: **8.50%** APR\*

If you don't have a credit union credit card yet, visit [journeyfcu.org](http://journeyfcu.org) to learn more or speak with a member experience representative to request one today.

\*APR = Annual Percentage Rate. Rate subject to risk adjustment and credit approval. Other rates & terms available. See Credit Union for details.



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



Discover the possibilities

## INTERNATIONAL CREDIT UNION DAY® Thursday, October 17, 2024

Why do hundreds of millions of people worldwide choose credit unions? Because credit unions have a "people-first" philosophy that impels them to constantly improve their communities and the lives of their members. That local service feeds a worldwide network that reaches more than 403 million members across the globe. On Thursday, October 17, 2024, join credit union and financial cooperative members around the globe in celebrating 76 years of International Credit Union Day®.



One world  
through cooperative finance.

## NEW CHECKING ACCOUNTS

It's important for your checking account to deliver exactly what you need. Journey FCU offers checking accounts that meet you wherever you're at on your financial journey.

### Journey Free Checking

Wave goodbye to transactional fees, such as insufficient funds and overdraft transfer fees.

### Journey Dividend Checking

This account makes dollars AND sense, featuring no minimum balance to earn.

### Journey Rewards Checking

Get rewarded and earn points for everyday purchases when you use your debit card.

### Transform Your Small Change Into Big Savings.

Build your savings effortlessly by enrolling in our new Debit Card Round-Up program! Once enrolled, simply swipe your debit card and we'll round up your transaction amount to the nearest dollar and stash the difference into the savings account of your choice.

### Make the Switch!

Open your account today online or by visiting your nearest branch location. We're here to help on your journey to better money management.

## CONSTRUCTION NOTICE:

Over the next few months, we will begin remodeling two of our branch locations and installing new Interactive Teller Machines (ITMs). These projects will be completed in phases, with our Ovid Branch drive-thru being the first area where service will be impacted.

Weather permitting, our **Ovid Branch drive-thru** will be down for construction and ITM installation for about **4 weeks, beginning Monday, October 7th, 2024**. This also means the Ovid ATM will not be accessible, however the lobby will remain open. Throughout this process, our other drive-thru locations and ATMs in St. Johns and Fowler will be available to serve you.

In early November, after the Ovid drive-thru is complete, our **St. Johns Branch drive-thru** will be down for similar enhancements. The St. Johns drive-thru will require more work and, as a result, will take longer to complete — approximately **6 to 8 weeks**. We will continue to post updates on our website & socials, but if you still have questions, please give us a call at **989.227.3700**!



## Introducing Credit Score

Staying on top of your credit has never been easier! With Credit Score you have access to your credit score, full credit report, credit monitoring, financial tips, and education without impacting your credit score. Plus, you can use Credit Score **ANYTIME** and **ANYWHERE** for **FREE**!

### Benefits of Credit Score:

- Daily Access to your Credit Score
- Real Time Credit Monitoring Alerts
- Credit Score Simulator
- Personalized Credit Report
- Special Credit Offers
- And More!

It's easy to get started, just log into mobile or online banking to enroll.



powered by  
savvymoney

## 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, 2024**, 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.



**TruStage**

**Credit Union Members Could Save Hundreds**

Liberty Mutual Insurance Provided by TruStage® Auto & Home Insurance Program

**Love My Credit Union® rewards**

Credit union members can get trusted protection and true savings with the TruStage Auto & Home Insurance Program! Call 800-789-6286 today to see how much you can save.

## Journey Federal Credit Union

### FEE SCHEDULE

Effective March 1, 2024

#### Member Statements

Bad Address (returned mail) \$5.00 per item

#### Transactional Fees\*

Bill Pay \$2.50 per month (no charge for eStatement users)  
 Non-sufficient Funds (NSF) Item \$29.00 each  
 Overdraft Privilege (ODP) Item \$29.00 each  
 Overdraft Transfer \$3.00 per incident

#### Savings/Checking Accounts

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 \$10.00 per month (after one year of inactivity)  
 Stop Payment \$29.00 for individual item  
 \$36.00 for a series of items

#### Payment Services

Cashier Check \$3.00 each  
 Money Order - up to \$1,000 \$3.00 each  
 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 \$15.00 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

#### Credit Cards

Mastercard Late Fee \$29.00 or the amount of the required minimum payment, whichever is less. Charged the 11th day after payment due  
 Mastercard Replacement Card \$10.00 each

\*The Journey Free Checking Account is not assessed transactional fees or eligible for Overdraft Privilege.

## Holiday Closings

### COLUMBUS DAY

Monday, October 14

### VETERANS DAY

Monday, November 11

### THANKSGIVING

Thursday, November 28

### CHRISTMAS

Tuesday, December 24

(open 9am - 12pm)

Wednesday, December 25

### NEW YEAR'S

Tuesday, December 31

(open 9am - 12pm)

Wednesday, January 1, 2025



**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

**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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