

April 2016

www.journeyfcu.org



A Better Way to Pay for College...

Coming Soon!

Journey Federal Credit Union will soon offer a private student loan solution with your best interest in mind! With zero origination fees, lower interest rates and flexible repayment options, it is easy to see why our private student loan solution will give students and families a better way to pay for college.

Our Student Choice private loan solution will help fill funding gaps that federal aid can leave behind. As the cost of both public and private colleges and universities continues to increase, federal funding has not kept pace. This growing gap between what college costs and the financial aid available is causing many families to resort to higher cost private student loans to pay for higher education.

Since Journey Federal Credit Union is here for one reason only – to serve our members – we will be able to offer more competitive student loan options and save you money. Student loans are a long-term relationship and it is important to choose a lender carefully. Always be sure you read the fine print and compare fees, terms and repayment options (not just rates) when comparing student loans.

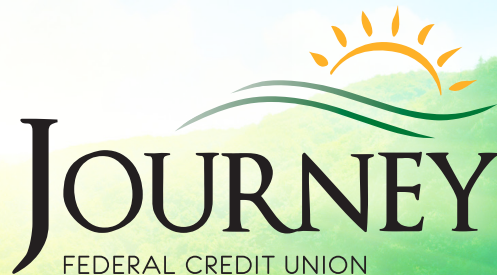
You can read more about how to choose student loans and the financial aid process by visiting our brand-new student-focused website, www.journeyfcu.studentchoice.org. With easy-to-use calculators, helpful articles, a glossary of common terms and even a national scholarship search engine, this new website provides students and families with the tools and resources they need to make a smart decision when financing college. Although we are not currently accepting applications, we encourage you to check out some of these great resources and keep your eyes open for more announcements about our new student lending solution!

Remember, our goal is not just to help you fund a college education for yourself or a family member, but to become your financial partner for life!

JFCU Scholarship Applications Now Available!

If you're a high school senior planning to attend college in the fall, Journey Federal Credit Union has a scholarship opportunity you won't want to miss! We will once again be awarding JFCU Board of Directors scholarships, each in the amount of \$500, to two qualified applicants. Applicants must be a high school senior and a member of the Credit Union as of January 1, 2016, in order to qualify.

Have friends or family members heading to college? Encourage them to apply! The application deadline is April 30, 2016. Please contact the Credit Union to obtain an application.



Discover the possibilities



Your Family Can Save with the **Sprint** Credit Union Member Discount

Sports equipment, college savings, movies, and more... It can be expensive to be a parent these days. Why not save where you can and get a break on your family's monthly data service with the Sprint Credit Union Member Discount? Just for being a member, your family can save these ways:

- Get a **10% discount** on select regularly priced Sprint monthly data service
- Valid in conjunction with other credit union and Sprint National handset and other promotions
- Mention Corporate ID: **NACUC_ZZM**

With everything you're already paying for, the Sprint Credit Union Member Discount offers you some savings! Visit LoveMyCreditUnion.org/Sprint to learn more today.



APRIL 1-30, 2016

Everyone knows that it takes exercise and dedication to get physically fit, and here at Journey Federal Credit Union, we know it takes practice and training to get financially fit too. That's why we're pleased to be celebrating National Credit Union Youth Month by serving as your child's personal financial trainer! Throughout the month of April, we will be helping our young members become Credit Union Strong with special savings tips, fun activities, and more. We hope you will bring your child or grandchild in to the Credit Union to join in the fun.

BOARD OF DIRECTORS

Stuart FitzpatrickPresident
Terry McDonald.....Vice President
Polly Matheson.....Secretary/Treasurer

Terry Black | Jeff Silm | Christopher Kowatch
Roger Sosebee | Terry Thelen | Nancy Webster

Introducing: **RAPID ADVANCE**

In partnership with RapidAdvance, Journey Federal Credit Union now offers flexible business financing services. If you need capital quickly to expand your business, purchase or repair equipment, increase your marketing and advertising budget, pay taxes or tax liens, purchase inventory or just need working capital, we may just have the right solution for you.

Unlike dealing with traditional lenders' red tape, long approval process, and credit and collateral restrictions, Journey FCU can help you get the financing you need to grow your business — without the hassles. With more flexible lending guidelines, you may be able to get funding in days not weeks or months. If you have been in business for 2 years or more and generate at least \$10,000 in monthly revenues, you are qualified to apply for our business term loans. And if you have been in business for 3 months or more and generate

at least \$10,000 in monthly revenues mostly from credit card sales, you are qualified to apply for our business cash advance.

Some of the highlights of our flexible lending guidelines are:

- Funding from \$5,000 to \$1,000,000
- Approval not solely based on FICO score
- For term loans, minimum acceptable FICO score of 580
- For business cash advance, minimum acceptable FICO score of 500
- Funding not dependent on collateral
- Streamlined process; application to funding in 3-5 days
- Expert guidance from a business advisor

Contact Journey Federal Credit Union at 989.224.9511 for more information and see how we can help you grow your business.



Unique Mortgages for Every Situation

Our partner, Mortgage Center, offers a variety of mortgage options that other lenders cannot.

These Credit Union Exclusive Programs have been designed to bridge the gap in conventional loans, so that you can find the loan program that is best for you. Here are just a few of the exclusive programs available to you:

- **Condominium Loans** are the right choice for community living.
- **Mortgage Center's Platinum Purchase Loan** is a great option if you are using a gift for your down payment.
- **The Right Choice Home Loan** can be the right choice for you if you have less than perfect credit. Mortgage Center can work with you!
- **Golden Jumbo** is for properties that exceed conventional loan limits.

- **A Hobby Farm Loan** is for members interested in raising livestock or growing crops for fun.
- **The One-Time Close Construction Loan** allows you to build a customized home and make interest-only payments during construction. Once your home is completed, the loan will automatically convert to a conventional mortgage.

Mortgage Center also offers members traditional loans including fixed-rates, adjustable rates (ARM), FHA financing, and much more. Call 888-562-6865 to speak with a Mortgage Center loan expert to start your no-cost prequalification today.



Protect Your Home

Love My Credit Union Rewards is offering an exclusive ADT Credit Union Plan. This plan includes:

- A FREE ADT monitored home security system* valued at \$850!
- \$425 in additional equipment only for credit union members
- 3 additional window/door sensors
- 1 additional wireless remote control
- Fire and emergency panic alert

Learn more at LoveMyCreditUnion.org/ADT.

*With \$99 customer installation and purchase of alarm monitoring services.



Holiday Closings

Memorial Day
Monday, May 30

Independence Day
Monday, July 4



MAIN BRANCH

1200 Zeeb Drive | St. Johns, MI 48879
989.224.9511 | 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. 8 a.m. to 5:30 p.m.
Fri. 7 a.m. to 5:30 p.m.
Sat. 9 a.m. to 12:00 Noon

FOWLER BRANCH

10667 E Second St | Fowler, MI 48835
989.593.4240 | Fx 989.593.3909

Lobby & Drive-Thru Hours

Mon. - Fri. 9 a.m. to 5 p.m.
Sat. 9 a.m. to 12:00 Noon

OVID BRANCH

1090 Baese Court | Ovid, MI 48866
989.834.9800 | 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

Touch Tone Teller 989.224.0745

Routing & Transit Number
272484836

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Web www.journeyfcu.org



Federally Insured by NCUA