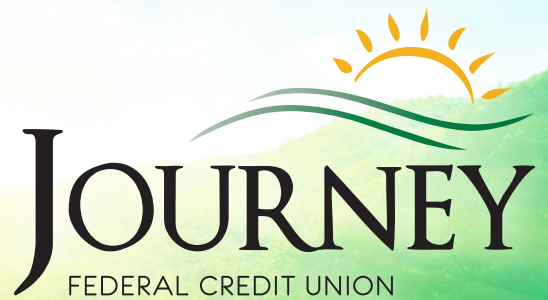


April 2024

www.journeyfcu.org



Discover the possibilities

USE YOUR DEBIT CARD FOR A CHANCE TO WIN AN APPLE IPAD



One (1) Prize Winner will be selected on or about June 5, 2024 by a random drawing from all qualified entries received by a participating credit union between April 1, 2024 and May 31, 2024. Contest limited to one entry per member. No purchase necessary. See your credit union for complete details, including contest rules, restrictions and alternate method of entry. Void where prohibited by law.

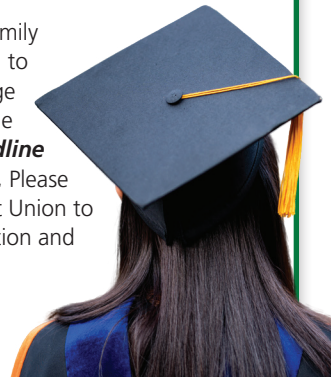


Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. NCUA a U.S. Government Agency.

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! **This year, we will be awarding our new JFCU CORE4 Scholarship to 3 area seniors, each in the amount of \$1,000!** One student will be chosen from each of the following High Schools: St. Johns, Fowler & Ovid.

Have friends or family members heading to college? Encourage them to apply! The **application deadline is April 15, 2024.** Please contact the Credit Union to obtain an application and complete details.



STUDENT CHOICE LOANS™

A SIMPLER SOLUTION TO PAYING FOR COLLEGE

The Student Choice Loan is a private student loan solution designed to help fill the gap between what you get in student aid and scholarships, and what you can afford. With great rates and fewer fees, you could save thousands!

- NO ORIGATION FEES
- LOW-INTEREST RATES
- FLEXIBLE REPAYMENT TERMS AND IN-SCHOOL DEFERMENTS
- CONVENIENT LINE OF CREDIT
- AND MORE

Visit www.journeyfcu.studentchoice.org or call 844-814-9906 to learn more.

CREDIT CARD REWARDS NOTICE:

Our JFCU credit card rewards program is changing! This August, the uChoose Rewards program will come to an end as we make the transition to a new rewards program. uChoose Rewards points earned from credit card purchases will no longer accrue and cannot be redeemed after August 1st. Any points earned from credit card purchases remaining with uChoose Rewards will be forfeited.



Our new My Rewards Plus program will launch on September 1st for both JFCU debit and credit cards. 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 to come!



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

CREDIT CARD CONVERSION:

ATTENTION JFCU VISA CREDIT CARD HOLDERS!

Our credit cards will be transitioning from Visa to Mastercard this summer. While more information will be coming your way soon, we couldn't wait to give you a sneak peek at what the new cards will look like:



Be on the lookout for complete details coming at a later date!

Tips to **SPRING CLEAN** Your Finances

Tidy up, declutter, and organize your finances with these five simple strategies to spring clean your finances.

REFRESH YOUR BUDGET.

Take a new inventory of your income and expenses and make any necessary adjustments.

SET UP AUTOMATIC BILL PAYMENT.

Avoid missing payments and associated fees by utilizing the automatic bill pay feature in JFCU's online banking.

REVIEW YOUR CREDIT.

Take advantage of the free credit reports you are entitled to each year by visiting AnnualCreditReport.com, and then check for any errors or suspicious activity.

EVALUATE YOUR EMERGENCY FUND.

Ensure you are financially prepared for unexpected expenses by bolstering your emergency savings fund. Don't have one yet? Get started with a separate savings account from JFCU today!

DECLUTTER YOUR DEBT.

Consider a low-rate debt consolidation loan, balance transfer, or personal loan to consolidate any high-interest debts.

Spring Into Action

WITH A HOME EQUITY LINE OF CREDIT

Spring has sprung, making now the perfect time to spring into action with a Home Equity Line of Credit (HELOC)! Our HELOC can help you use the equity in your home to tackle a variety of projects from simply sprucing up your home to expanding with a home addition and everything in between.

Visit us online at www.journeyfcu.org to learn more or stop by the Credit Union to speak with a service representative for details.

LET'S GO!

Wherever your spring break plans lead you, Journey FCU is right beside you. With our convenient online services, we're never more than an arm's length away.

Enjoy 24/7 access to your JFCU account from wherever you are:

- **ONLINE BANKING**
- **MOBILE BANKING**
- **ONLINE LOAN APPLICATIONS**
- **MOBILE DEPOSIT**
- **ACCOUNT ALERTS**
- **BILL PAYMENT**
- **AND MORE!**

Download the Journey FCU app to your mobile device or visit www.journeyfcu.org to log in from your computer, phone or other mobile device.

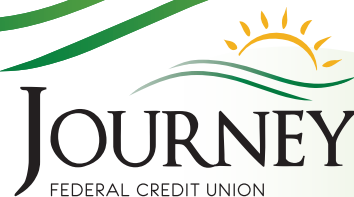


HOLIDAY CLOSINGS

MEMORIAL DAY
MONDAY, MAY 27

JUNETEENTH
WEDNESDAY, JUNE 19

INDEPENDENCE DAY
THURSDAY, JULY 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

Touch Tone Teller Number
833.610.4300

Routing & Transit Number
272484836

Email staff@journeyfcu.org
Web www.journeyfcu.org



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