

JOURNEYTM CREDIT UNION

money matters
—summer **2022**



Journey Credit Union

Voted Best Credit Union



Presented May 26, 2022

DSMPeoplesChoice.com



HOLIDAY CLOSINGS:

INDEPENDENCE DAY:

Monday— July 4th 2022

LABOR DAY:

Monday— September 5th 2022

CALL FOR BOARD OF DIRECTORS

As a member-owner of Journey Credit Union, you have the opportunity to help lead your credit union by running for the Board of Directors. A position on JCU's Board of Directors is voluntary and one of many things that makes a credit union unique.

If interested, please contact Rachel Ballenger at (515) 243-8735 for more information or to apply. Application deadline is August 31st, 2022. Elections for Directors will be held at our annual meeting, October 3rd, 2022.

Nominations will not be taken from the floor at the annual meeting. The Nominating Committee will vet candidates to confirm eligibility and present a list of eligible candidates prior to voting.

Save the date!

What: 2022 Journey Credit Union Annual Meeting

When: Monday, October 3rd, 2022

Doors Open: 6:00pm — Meeting Begins: 6:30pm

Where: ARL—Iowa, 5452 NE 22nd St, Des Moines, IA 50313

**Snacks and beverages provided*



HAVING YOUR FINANCIAL
RELATIONSHIP WITH

JOURNEYTM
CREDIT UNION

IS AS REFRESHING AS A
cool drink on a warm day

JCU MasterCard Credit Card

NOTICE OF FEE CHANGES

EFFECTIVE OCTOBER 1st, 2022

Annual Fee	NONE
Cash Advance Transaction Fee	\$5.00
Late Payment Fee	\$25.00
Lost/Stolen Replacement Card	\$10.00
Maximum ATM Cash Advance Withdraw	\$500.00
Minimum Cash Advance Withdraw	\$50.00
Minimum Finance Charge	\$1.00
Over Credit Limit Fee	NONE
PIN Request	\$20.00
Purchase Transaction Fee	NONE
Return Check Fee	\$15.00
Rush Mailing	\$50.00
Same Day Mailing	\$60.00
Statement Copy	\$5.50

The Importance of Homeownership

Owning a home provides the basic need of shelter.

It also provides other benefits such as an opportunity to build equity, stabilizes your housing payment and living costs long term, provides potential tax benefits, can be an asset passed down to children, and helps decrease the wealth inequality in the U.S.

Even though mortgage interest rates are increasing, you shouldn't shy away from taking steps to own a home. The numerous benefits of homeownership typically outweigh rate increases, especially when you consider the fact that renting is like paying 100% interest on your housing cost without accumulating equity in an asset.

Worried about low credit scores or down payment requirements? There are so many mortgage loan options available to members that you may be hesitating for no reason.

If there is a current hurdle to your mortgage loan approval, our lenders will provide helpful steps to reach your homeownership goals sooner rather than later. Get started today. It's easy. Just pick up the phone or send an email inquiry.

515-243-8735 or info@journeycu.org

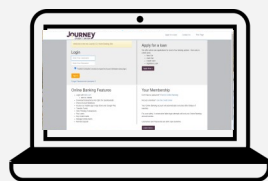


Applying is easy!
journeycu.org

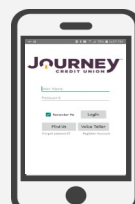
ROAD TRIP ESSENTIALS

- FULL TANK *expensive... but worth it*
- SNACKS *of questionable nutritional value*
- TUNES *cuz no tunes... is no bueno*
- BEST FRIEND *2 or 4 legged*
- JCU CREDIT CARD**
Low FIXED rate... NO annual fee

24/7
CONTACTLESS
account access via
JCU REMOTE BANKING



Online Banking



Mobile APP



ATM



Voice Banking