

money matters
— Winter 2022

1% Rule

To curb impulse buys, if the item is over 1% of your annual income, wait 3 days.

If after 3 days, you still want it, purchase it.

Most times you'll find you don't actually want or need the item.

MasterCard—CLASSIC *or* PLATINUM FINALLY... *credit cards are* EASY

with rates starting at **9.90% APR**

Other benefits include:

- FIXED rates
- NO annual fees
- LOW interest rates
- Make payments in branch or JCU online banking
- NO Balance Transfer Fees
- NO Overlimit Fees
- Real Time transaction access in JCU online banking
- Excellent member service
- Secure tap-n-pay purchasing
- Quick and easy application process

APPLY TODAY at: journeycu.org



Mobile Wallet

The safest and most secure way to pay!



add your
JOURNEY CU
debit card
today!



FINANCIAL TIPS

Looking for a way to jump start your 2023 Financial Goals? Try this.

50/30/20 Budget Plan

50% Needs

Housing
Food
Transportation
Utilities
Insurance
Debt Payments

30% Wants

Entertainment
Travel
Fashion/Gear

20% Savings

Emergency Fund
Retirement
Investments

Allocating your funds into these buckets can help manage spending and create positive financial habits.

IRA's = Relief From IRS

IRA contributions can be made for the year 2022 until April 15, 2023.

Check with your tax professional to find out if an IRA contribution can help decrease your tax burden with the IRS.

We have several IRA options. Our experienced staff can help find which one is right for you.

Call today!



Turkey Stroganoff with Spaghetti Squash

A healthy dinner to help you keep your New Year goals.

Ingredients

- 1 medium spaghetti squash (about 4 pounds)
- 1 pound lean ground turkey
- 2 cups sliced fresh mushrooms
- 1 medium onion, chopped
- 2 garlic cloves, minced
- 1/2 cup white wine or beef stock
- 3 tablespoons cornstarch
- 2 cups beef stock
- 2 tablespoons Worcestershire sauce
- 1 tablespoon Montreal steak seasoning
- 1 teaspoon minced fresh thyme or 1/4 teaspoon dried thyme
- 1/4 cup half-and-half cream
- Optional: Grated Parmesan cheese and minced fresh parsley

Directions

Cut squash in half lengthwise; discard seeds. Place squash cut side down on a microwave-safe plate. Microwave, uncovered, on high until tender, 15-18 minutes.

In a large nonstick skillet, cook the turkey, mushrooms and onion over medium heat until turkey is no longer pink, breaking it into crumbles; drain. Add garlic; cook 1 minute longer. Stir in wine.

Combine cornstarch and stock until smooth. Add to pan. Stir in the Worcestershire sauce, steak seasoning and thyme. Bring to a boil; cook and stir until thickened, 2 minutes. Reduce heat. Stir in cream; heat through.

When squash is cool enough to handle, use a fork to separate strands. Serve with turkey mixture. If desired, sprinkle with cheese and parsley.

We make loans so EASY...



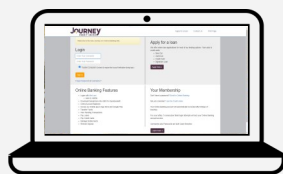
... the hardest part is picking a **COLOR.**

apply today: journeycu.org

HOLIDAY CLOSINGS:

Martin Luther King Jr. Day: Monday, Jan. 16th
Presidents Day: Monday, Feb. 20th

24/7
CONTACTLESS
account access
via
JCU REMOTE BANKING



Online Banking



Mobile APP



ATM



Voice Banking