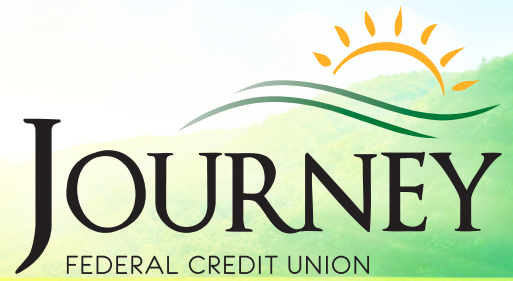


July 2016

www.journeyfcu.org



Discover the possibilities

NOW OFFERING Remote Deposit

We are pleased to introduce an added feature to our mobile app called Remote Deposit Capture. This service is designed to allow you to make deposits to your savings /checking accounts by taking photos of checks & sending them to us via our mobile app. Funds are available in your account once we process your check - done throughout each business day. To use this service, you must be in good standing with us and must have an e*Teller account & smartphone with our mobile app installed. Visit our website for complete details!



A Better Way to Pay for College

Journey Federal Credit Union now offers 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. 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.

INTRODUCING



FOR YOUR
JFCU VISA
CREDIT CARD

Making purchases with your Journey Federal Credit Union VISA credit card is easier than ever! Now, you can use your JFCU VISA and Apple Pay to make purchases just by touching your finger to your iPhone 6® or other supported Apple device.

USING APPLE PAY IS EASY!

Simply enroll your VISA credit card, and then anywhere Apple Pay is accepted, you can make payments just by touching a command on your Apple device—you'll never have to take your wallet out at the checkout line again!

APPLE PAY IS SECURE.

When you use Apple Pay, your credit card number is never used, saved or stored. Instead, a token, which replaces the actual credit card number, is created and used with a one-time-use security code.

Speak with a member service representative to learn more today.

HAVE A SAMSUNG GALAXY DEVICE?

Watch for more information about Samsung Pay coming soon!

SCHOLARSHIP WINNERS



CONGRATULATIONS
to our 2016 Board
of Directors Scholarship Winners!

Privacy Notice

Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has recently been changed to exclude the opt-out mail-in form and has been included for your review. You may also review our policy and practices with respect to your personal information at https://journeyfcu.secure.cusolutionsgroup.net/Privacy_Security_41.html or we will mail you a free copy upon request if you call us at 989-224-9511.

Board of Directors AND Supervisory Committee



SUPERVISORY COMMITTEE

Left to Right: Ryan Austin, Larry Grennell, and Andy Kurncz



BOARD OF DIRECTORS

Front Row, Left to Right: Stuart Fitzpatrick and Terry McDonald

Back Row, Left to Right: Chris Kowatch, Nancy Webster, Terry Black, Roger Sosebee, Terry Thelen, Jeff Slim, and Polly Matheson



Holiday Closings

INDEPENDENCE DAY

Monday, July 4

LABOR DAY

Monday, September 5



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

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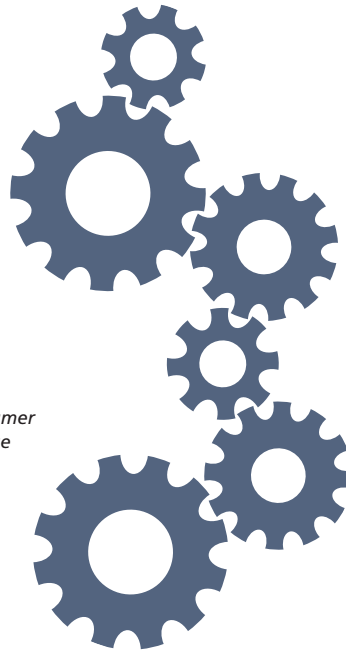
Email staff@journeyfcu.org
Web www.journeyfcu.org

MECHANICAL REPAIR Coverage

Extended coverage that gets you where you need to go!

Not all extended car warranties and vehicle service contracts are created equal. Some offer more coverage, better terms, and additional benefits - like **MEMBER'S CHOICE® Mechanical Repair Coverage**. Choose one of our plans and exceptional service is included! Enroll today! Call 989.224.9511 or visit one of our convenient locations near you.

MEMBER'S CHOICE® Mechanical Repair Coverage is administered by Consumer Program Administrators, Inc. in all states except AK and CA, where coverage is administered by Virginia Surety Company, Inc., in WA, where coverage is administered by Automotive Warranty Services, Inc., in FL, LA, OK and WI, where coverage is administered by Automotive Warranty Services of Florida, Inc. (Florida License #60023) and in AZ, where the Obligor and Administrator is Consumer Program Administrators, Inc., all located at 175 West Jackson Blvd., Chicago Illinois 60604, 1-800-752-6265. This coverage is made available to you by CUNA Mutual Insurance Agency, Inc. In those states where MEMBER'S CHOICE® Mechanical Repair Coverage is offered as insurance (form MCCU-001-MBI) it is underwritten by Virginia Surety Company, Inc. MRC-1113-A1FE, © CUNA Mutual Group 2014, All Rights Reserved.



Help Protect Your Peace of Mind With ADT Home Security Systems

Love My Credit Union Rewards has partnered with ADT to offer credit union members an exclusive offer on new ADT service.

The ADT Credit Union Member Plan includes:

- FREE ADT monitored home security system*
- \$800 in FREE* security equipment*
- Smoke communicator
- \$100 Love My Credit Union Rewards VISA Gift Card

Learn more at LoveMyCreditUnion.org/ADT.

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



Federally Insured by NCUA