



## The CREDIT UNION difference

	Credit Union	Bank
Organization	Not-for-profit cooperative	For-profit corporation
Primary objective	Meet member/owner needs	Maximize profit
Ownership	All members who are, by definition, users of services	Stockholders who may or may not be customers or users
Directors	Volunteers	Paid directors
Decision-making	Member controlled; one vote per member (each member/owner has the same power)	Only stockholders vote; one vote per share of stock (more stock means more voting power)
Distribution of net income	Dividends issued to members and used for capital development, additional locations, equipment, etc. for members	Dividends issued to stockholders only
Community links	Owners/leaders reside or have an interest in the community	Owners/leaders may live anywhere in the world; headquarters could be anywhere in the U.S.
Rates/products	Offer better overall rates and lower fees due to the nature of the organization and its dividend distribution	Rates and fees may not be favorable because of for-profit status of banks
Generation of capital	Generated only through income stream	Generated through income stream and/or issuance of stock
Who benefits	Members/owners	Stockholders
Taxes	Yes. Property, sales, employer-related, monies and credits tax on reserve in Iowa	Yes. Property, sales, employer-related and income

# VOLUNTEER

*to be on our*

## BOARD of DIRECTORS

*Any JCU member can apply.  
You don't have to be an expert... You just have to care.*

DREAMING of HOME OWNERSHIP?  
We help make your dream a reality.

Let's talk!



### Giving them something to talk about:

*"I recommend Alisha for any of your loan needs. Very friendly and helpful!"*

-Josh J.

## IRA's = Relief From IRS

IRA contributions can be made for the year 2021 until April 15, 2022.

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 would be right for you.

**Call today!**



# WINTER WonderLOANS

**3.19** %\*

For 5 years  
(HOME EQUITY LOAN)

**2.29** %\*

For 5 years  
(VEHICLE LOAN)

**3.09** %\*

For 7 years  
(VEHICLE LOAN)

TERM	RATE AS LOW AS	APPROXIMATE PAYMENT PER \$1,000.00 BORROWED
7 YEARS	3.09% APR	\$13.25
5 YEARS	2.29% APR	\$17.65
5 YEARS	3.19% APR	\$18.05

\*APR= ANNUAL PERCENTAGE RATE. ON APPROVED CREDIT. RATES SUBJECT TO CHANGE. RESTRICTIONS APPLY. SEE CREDIT UNION FOR DETAILS. CLOSING COSTS APPLY TO HOME EQUITY LOANS. MUST BE NEW MONEY TO JCU. EXISTING JCU LOANS DO NOT QUALIFY. EQUAL HOUSING LENDER

## HOLIDAY CLOSINGS:

Martin Luther King Jr. Day: Monday, Jan. 17th  
Presidents Day: Monday, Feb. 21st



## PHISHING SCAMS

What to look for and how to protect yourself

Scammers use calls, emails, and text messages to attempt to steal passwords, account numbers, and social security numbers.

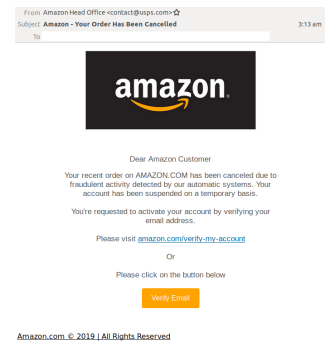
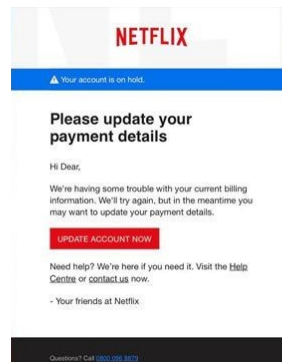
Their phishing emails and texts look like they are from a company that you recognize and trust. The message may look like it is from a bank, credit card company, online store or a social networking site.

The message usually tempts you to into clicking on a link or opening an attachment. The message may say there's a problem with your account, include a fake invoice, offer a coupon, or ask you to confirm payment/personal information.



If you receive an email/text/call DO NOT provide information or click on a link associated with the message. Instead, go directly to the company via their verified website or call them directly to check on your account.

Here are a couple examples of real phishing messages to show how tricky the scammers are:



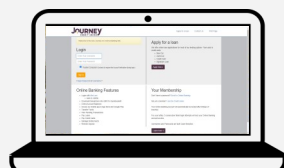
Always be on the look out for scams. If it seems off, trust your instincts. It's always better to be safe than sorry.

LEARN MORE. Visit us at [journeycu.org/about-us/makingcents](https://journeycu.org/about-us/makingcents) for more info on protecting yourself from fraud.

For questions, please call us at 515-243-8735.



**24/7**  
**CONTACTLESS**  
*account access*  
via  
**JCU REMOTE BANKING**



Online Banking



Mobile APP



ATM



Voice Banking