

YOUR SAVINGS NEED A BOOST?

Our deposit rates have skyrocketed.

Take advantage of higher rates.

Invest in a Savings Account,

Money Market Account,

Share Certificate (CD),

IRA, and more.



Call today to see which option is best for you!

THE GREAT OUTDOORS NEVER CLOSE

We help get you there!

RV-Boat-ATV

purchase or refinance

NO PAYMENT FOR 45 DAYS

AS
LOW
AS
5.69 %
APR*

*APR—annual percentage rate. DAC. Rates subject to change. Restrictions may apply.

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 May 31st, 2023. Elections for Directors will be held at our annual meeting, July 18th, 2023.

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: 2023 Journey Credit Union Annual Meeting

When: Tuesday, July 18th, 2023

Doors Open: 5:30pm — Meeting Begins: 6:00pm

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

**Snacks and beverages provided*

>>> Financial Literacy Corner

“Compound interest is the eighth wonder of the world.

He who understands it, earns it.

He who doesn't, pays it.”

- Albert Einstein

There's nothing like earning interest on your interest... and it doesn't take much to make a difference in your savings goals. Compound interest is one of the many facets of saving and investing.

Learn more about compound interest at:
https://en.wikipedia.org/wiki/Compound_interest

JOURNEYTM
CREDIT UNION



High Interest Rate Credit Cards Giving You a HEADACHE?

Our MasterCard Credit Card has a low **FIXED** interest starting at **9.90%APR**. Enjoy stress free purchasing power and **NO ANNUAL FEES**

CARD HOLDERS

Apply today at: journeyou.org



JOURNEY CREDIT UNION

Keeping your money **SAFE** and **SECURE** since 1954

In the wake of the Silicon Valley Bank collapse, it is important to understand that your deposits are safe at Journey Credit Union. Member deposits are insured per NCUA regulatory guidelines and Journey Credit Union successfully passes routine state audits for safety and soundness.

Over the last **69** years, our leadership has built a solid financial foundation that has weathered many challenging economic times because decisions are made in the best interest of our member-owners, not profits. This builds a strong, secure, and safe financial future for you and the credit union.

Banks are set up differently than credit unions. They have a for-profit business model. This sometimes incentivizes bank leadership to make riskier investments and have business practices that may not be in the best interest of their customers.

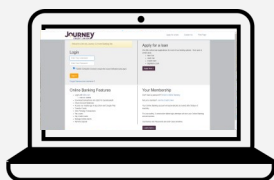
However, a credit union is a **not-for-profit cooperative** and not mandated to maximize profits. This allows for safer business practices and investments. Our members can rest easy knowing Journey Credit Union ranks above most of our peers in safety and soundness and routinely reviews financial trends to insure our members earn great returns and pay low loan rates. The credit union is here to serve our members now and for generations to come. *If you have questions, contact us at: 515-243-8735 or askus@journeycu.org*

THE CREDIT UNION DIFFERENCE	JOURNEY CREDIT UNION	Big Banks
MEMBER OWNED	✓	
FREE No Minimum Balance Checking	✓	
Attentive Personalized Service	✓	
Digital Wallet (Apple, Samsung, Google)	✓	✓
MOBILE APP w/ Remote Deposit Capture,	✓	✓
Access to more than 30,000 Surcharge Free ATMs Nationwide	✓	
Over 5,300+ Branch Locations (via SHARED BRANCH NETWORK)	✓	
Loans Available for a variety of older model assets	✓	
Low Loan Rates	✓	
High Deposit Rates	✓	
Fewer and Less Expensive Fees	✓	

HOLIDAY CLOSINGS:

MEMORIAL DAY: Monday, May 29th, 2023
JUNETEENTH DAY: Monday, June 19th, 2023
INDEPENDENCE DAY: Tuesday, July 4th, 2023

24/7
CONTACTLESS
account access
via
JCU REMOTE BANKING



Online Banking



Mobile APP



ATM



515.452.0142
 Voice Banking