

TheShare

WINTER 2025 | JCU NEWSLETTER



My Journey with Jordan Credit Union

My connection to Jordan Credit Union extends across my entire life. It

actually spans multiple generations of my family. For decades, JCU has been a trusted financial partner for my parents, siblings, and myself. It is exciting to pass this tradition down to my children as well! As soon as I was old enough to open my own accounts, I did so, starting with checking and savings accounts as a teenager. Over the years, I have utilized nearly every product and service JCU offers, finding that they consistently provide solutions tailored to meet my evolving needs. Whenever my family requires a financial product or service, our first choice is always Jordan Credit Union.

Professionally, I have spent the majority of my career within the financial industry, gaining experience across a wide spectrum of organizations, including fintech startups, traditional banks, brokerage firms, student loan companies, and cryptocurrency exchanges. Despite these diverse professional experiences, one constant throughout my financial journey has been Jordan Credit Union.

In 2022, I had the privilege of joining JCU's Board of Directors. Serving on the board during a period of significant economic and financial change has been both challenging and rewarding. Over the past few years, we have navigated unprecedented circumstances, from the end of historically low interest rates to the rapid increases that have reshaped markets. These challenges have provided opportunities to make thoughtful, strategic decisions to safeguard the financial well-being of our members.

Jordan Credit Union's success is driven by an exceptional leadership team. I have had the privilege of working alongside some of the most dedicated and capable individuals in the industry. Their unwavering commitment to our members' best interests is evident in every decision they make. Their commitment and leadership can be felt in every interaction that I have with the credit union. It doesn't matter who I speak with at the credit union, or for what reason, I know I will be taken care of and the best solution will be presented.

As a member of the Board of Directors, I consider it a distinct honor to collaborate with such a talented team and organization. Together, we remain committed to sustaining Jordan Credit Union's legacy of service, innovation, and growth for generations to come.

Kody Adams

Board of Directors

Start Your Career with Us, View Current Openings - [JORDAN-CU.ORG/CAREERS](https://jordan-cu.org/careers)

SAVE THE DATE
2025
ANNUAL MEETING

Board Presentations and Scholarships
Streaming Event

WEDNESDAY
MARCH 19 @ 7PM

New Monthly Dividend Payouts for Certificate Accounts

We're excited to announce that our certificate accounts are now offering monthly dividend payouts instead of the previous semi-annual schedule. This change allows you to enjoy more frequent access to your earnings, helping your savings grow even faster. Whether you're saving for a short-term goal or just looking to maximize your interest, monthly dividends provide increased flexibility and better liquidity.



TICKET TO WIN
SAVINGS™

Each month, a member of the credit union has a chance to win \$500 while at the same time earning entries toward a grand prize of \$5,000, which will be drawn at the end of each year. JCU is the first credit union in Utah with its own in-house saving to win program designed to encourage members to save for the future.

MONTHLY WINNERS

Trisha	January 2024
Julian	February 2024
Ashlee	March 2024
Edwin	April 2024
Marquella	May 2024
Kailey	June 2024
Mirabel	July 2024
Whitney	August 2024
Emma	September 2024
Clinton	October 2024
Karen	November 2024

**START YOUR
TICKET TO WIN
SAVING TODAY!**

jordan-cu.org/ticket-to-win



See full rules and regulations at jordan-cu.org/ticket-to-win

NEW

GROWTH
CERTIFICATE™



Introducing the Growth Certificate™ Account!

A Growth Certificate™ is a flexible savings product that lets you add funds over time, unlike a regular certificate with a one-time deposit. This makes it perfect for saving toward a goal while locking in a great rate. You choose the term (12 or 24 months), deposit your money, and enjoy higher dividends than a regular savings account. When the term ends, you can cash out or reinvest.

What makes the Growth Certificate™ even better? You can start with just \$100 and add money anytime during the term, allowing your savings to grow faster. Plus, your dividend rate is locked in from the start, making it safe, easy, and hassle-free. It's the perfect way to save, whether you're just starting or looking for a smarter option.

HOW IT WORKS:

Open your certificate account in the app, online, in your favorite branch, or over the phone with an initial deposit of \$100. You can keep adding to your Growth Certificate™ anytime by transferring to it either in branch or online.

For additional options and rates:

jordan-cu.org/certificates

Deposits are federally insured by the NCUA. Fees may reduce earnings on account. After the certificate is opened, additional deposits can be made to the certificate at any time with the maximum of \$100,000 of cumulative Growth Certificate™ deposits per primary account holder. A deposit of at least \$100 is set up at account opening.

Scholarship Opportunities at Jordan Credit Union

We are dedicated to supporting education and promoting financial responsibility among its members at every stage of life. Through our diverse scholarship programs, we strive to empower young savers, graduating seniors, and lifelong learners to pursue their academic and personal aspirations. These opportunities are designed to recognize the value of education and encourage the development of strong financial habits. Whether you are just beginning your educational journey, preparing to graduate, or returning to school later in life, our scholarships are here to provide the support you need to succeed and reach your full potential.

YOUTH SCHOLARSHIPS:

Encourages saving habits by awarding two \$1,000 and one \$2,000 scholarships yearly. Each \$5 deposited generates a ticket for the Annual Meeting drawing.

MEMORIAL SCHOLARSHIPS:

Honors long-serving volunteers and staff with a \$2,000 award for graduating seniors. Apply by **March 4, 2025**.



CONTINUING EDUCATION SCHOLARSHIPS:

Open to members of any age with a high school diploma. Two \$1,000 scholarships are awarded annually. Apply by **March 4, 2025**.

QUARTERLY SCHOLARSHIPS:

Members under 18 can win \$1,000 through quarterly drawings by depositing \$25 or more.

For complete details visit:

jordan-cu.org/scholarships

UPCOMING SOCIAL SECURITY SEMINARS

JAN 23 WEBINAR
FEB 20 JCU CORPORATE OFFICE
MAR 20 WEBINAR
APR 24 JCU CORPORATE OFFICE

Please RSVP to Doug Daniels
(801) 233-2719 or doug@peakfns.com

For additional Information, please visit:
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9260 South 300 East | Sandy, UT 84070

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ADVISOR
NETWORKS

Located at JORDAN CREDIT UNION



JORDAN

CREDIT UNION
Foundation

With Your Help We Delivered 627 Pairs of Shoes To Local Kids In Need

Warm the Soles is an important fundraiser that we do every year to put shoes on the feet of kids in need. Annually we band together with local businesses, schools, and our members to collect money to purchase new shoes for children in need within our community. We couldn't have done it without you. A special thank you to our generous members, staff, and partners.

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GOLD SPONSORS



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WOODWARD CO UTAH



Primary Children's Skip a Payment

Want to skip your next auto or RV loan payment? Looking for ways to give back to the community? Accomplish both using our Skip-A-Payment program. Skip your loan payment* in January with a \$25 donation to Primary Children's hospital.

jordan-cu.org/skip-a-payment

- Complete the online form.
- Submit the form five business days before your loan payment is due in January.
- After submission, the \$25 donation will be taken from your checking account if one is present. If not, please include the donation with your submission.

We'll take care of the rest! 100% of all donations go to Primary Children's Hospital. Please contact us at any of our locations with any questions.



*Skip-A-Payment offer must be approved by JCU. Only one monthly loan payment may be skipped, December 1, 2024 through January 31, 2025. This will extend your contract and interest will continue to accrue. This offer excludes any open lines of credit (VISA credit card, Overdraft loans, etc.), real estate loans and Express loans. In order to skip a payment the loan must be paid current and the account in good standing at the time of donation. All members associated with the loan must sign the appropriate form acknowledging the skipped payment. The loan must be at least six (6) months into the term in order to skip a payment. In order to skip a payment, the corresponding form must be completed and received by Jordan Credit Union at least five (5) business days before the loan payment due date. If you have skipped any previous loan payments within the past year, eligibility to participate in Skip a Payment will be determined on an individual basis. Other restrictions may apply. Please speak with a relationship representative to determine your eligibility.

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EXTRA DAY FREE & MORE!

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RESORT



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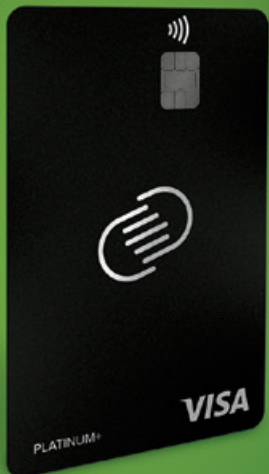
10,000 Bonus Points

- \$1 Spent = 1 Reward Point*
- No Rate Increase or Fees on Cash Advances
- 28 Day Grace Period
- No Annual Fees
- Fraud Protection
- ATM Access

PLATINUM⁺
REWARDS VISA

JORDAN
CREDIT UNION

jcucreditcard.com



Membership required. ATM fees may apply. APR (Annual Percentage Rate) available on credit approval and terms/conditions. Rates may vary with the market based on the prime rate and are subject to change without notice. Points earned for qualifying transactions at one point per one dollar on Platinum+ Rewards VISA Credit Cards. Total points are based on the total transaction amount, with total points rounding to the nearest dollar. Some transaction types may not be eligible for point accrual. Points expire 48 months from the date earned. 10,000 bonus points are awarded after the first purchase made between 2 and 60 business days after card activation. Visit JCU Rewards in Online Banking to view the rewards catalog. No annual fee. Transactions fees such as foreign fees (1% of the transaction in USD), late payment fees, or other account fees may apply. Your interest rate will be based upon creditworthiness. The maximum interest rate over the life of the loan is 18%. Membership eligibility required.