

# TheShare

SPRING 2025 | JCU NEWSLETTER

## DEAR MEMBERS,

As we reflect on the past year, I want to thank you for your trust and support. Your membership is the foundation of our mission, and we remain dedicated to providing exceptional financial services while ensuring security and convenience. We are committed to safeguarding your funds and securing your financial future, giving you confidence in banking with a strong, stable credit union.

## ENHANCING MEMBER SERVICE & CONVENIENCE

This year, we prioritized staff training to elevate service. Our employees are now better equipped to assist with loans, digital banking, and financial guidance. We also launched new debit and credit card controls, allowing you to manage card activity, set spending limits, and enhance security in real time.

Additionally, we introduced seamless person-to-person (P2P) payments within our home banking system, making it easier to send money quickly and securely without third-party apps.

## ADVANCING TECHNOLOGY & ACCESSIBILITY

A major milestone was the launch of our first Virtual Teller Machine (VTM), blending the personal touch of a live teller with self-service convenience. Our first VTM debuted in Herriman, with plans to expand to additional locations in 2025 and 2026.

## STRENGTHENING FINANCIAL RETURNS & SECURITY

We have increased interest rates on share certificates and Elite Checking accounts, providing better returns while ensuring financial stability. Meanwhile, we've enhanced cybersecurity with advanced fraud detection and continuous monitoring to protect your accounts from evolving threats.

## LOOKING AHEAD TO 2025

The financial landscape continues to change, and so do we. However, our commitment to personalized service remains unwavering. In 2025, we will celebrate Jordan Credit Union's 75th anniversary! This milestone marks our dedication to serving members and communities while introducing innovative financial solutions tailored to your needs.

We sincerely appreciate your trust and loyalty. Together, we can make 2025 a year of shared success and continued growth. Thank you for being part of our journey—we look forward to building lasting financial relationships, one member at a time.

## LINDSEY MERRITT

CEO/President

SPRING SPECIAL

**GROWTH**  
CERTIFICATE™



**5.05%**  
APY FOR 9 MONTHS\*

Spring is the season of new beginnings! Why not let your savings grow right along with it? With our Spring Special Growth Certificate, you can start with as little as \$100 and watch your financial future blossom!

- 5.05% APY (4.93% APR)
- 9 Month Term
- Special Maximum Deposit: \$250,000

**SIGN UP TODAY**

\*See site for details

## WE WILL BE CLOSED

May 26th  
June 19th

Memorial Day  
Juneteenth

## FOLLOW US ON SOCIAL MEDIA

Cyber security, financial tips, fun facts about JCU history, and promotions. Join us!



# Celebrating 75 Years of Service:

## FROM ONE SCHOOL DISTRICT TO THOUSANDS OF MEMBERS ACROSS UTAH

Seventy-five years ago, in 1950, Utah looked quite different. Families gathered around radios, highways were just beginning to stretch across the state, and post-war optimism was fueling growth in communities big and small. The Salt Lake Valley was expanding, classrooms were filling with eager students, and educators were laying the foundation for future generations.

It was during this time of growth and community spirit that a group of dedicated employees from the Jordan School District came together with a simple but powerful idea: create a financial institution that put people first. And so, Jordan Credit Union was born—built on the values of service, trust, and helping one another.

What started as a small credit union for school employees has grown alongside Utah itself. Over the decades, we've watched the state evolve—from rural farmland to thriving cities, from chalkboards to tablets, and from paper ledgers to digital banking. Through it all, our mission has remained the same: to serve our members with integrity, care, and a commitment to their financial well-being.

Today, Jordan Credit Union proudly serves members across multiple counties, offering products and services that meet the needs of families, businesses, students, and retirees alike. We've grown in size and technology, but our roots in community and education are still at the heart of everything we do.

As we celebrate our 75th anniversary, we reflect on how far we've come—and we thank you, our member, for being part of that journey. Whether you've been with us for decades or just joined, you are part of a legacy that began with a few school employees and has grown to include thousands of Utahns working toward a brighter financial future.

Here's to the next 75 years—built on trust, powered by community, and always focused on you.



## Primary Children's Skip a Payment

Thank you to all of our fabulous members that took advantage of our skip a payment program. With your help we were able to donate \$8,020 to Primary Children's Medical Center.

# 2025 Annual Meeting

On March 19, 2025, Jordan Credit Union held its annual meeting. This meeting was held and streamed to members and employees alike.

Reports were given by the Board Chair, Supervisory Committee, and our CEO.

Reports included information about the state of the credit union, our continued member and financial growth despite the general difficulties of 2024, and details about our various community outreach programs. The night ended with our annual scholarship drawings.

After the meeting, the Board and Supervisory Committee are reorganized. The reorganized Board and Committee officers are:

## BOARD OF DIRECTORS:

Christopher Finley	Chair
Kody Adams	Vice-Chair
Leslee Engh	Secretary
LaMar Beckstead	Financial Officer
Sheradee Bradfield	Board Member
Tiffany Keim	Advisor
Doug Denning	Advisor

## SUPERVISORY COMMITTEE

Denney Berrett	Chair
Judy Steadman	Secretary
Nancy Curtis	Committee Member
Joy MacKay	Committee Member
Brent Palmer	Committee Member



# Cha-Ching for Your Vroom Vroom!\*

**GET UP TO \$300 CASH BACK\*  
WITH YOUR NEW OR  
REFINANCED AUTO LOAN**

**[JORDAN-CU.ORG/CHA-CHING](https://jordan-cu.org/cha-ching)**

\*(3/1/2025 – 5/30/2025): Offer valid on approved credit and requires membership eligibility. Not applicable to existing loans financed at JCU. Cannot be combined with other offers. Earn 1% cash back on loan balances over \$5,000, up to \$300. Funds are deposited into the savings account after the loan is officially opened. A signed agreement is required to keep the loan at JCU for at least one year. If paid off within the first year, the cash back amount will be added to the loan payoff. Cash back is considered interest and reported on a 1099-INT. Loans closed at a dealership may qualify for a maximum of \$50 with a signed agreement.



## 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

Jenny/Buddy January 2025  
Morgan February 2025

### ANNUAL WINNERS

Guillermo \$5,000 2022  
Jodi \$5,000 2023  
Carrie \$5,000 2024

## START YOUR TICKET TO WIN SAVING TODAY!

[jordan-cu.org/ticket-to-win](http://jordan-cu.org/ticket-to-win)

\*Void where prohibited by law. All participants must have an open Ticket to Win Savings™ account, be at least 18 years of age, and a member in good standing at Jordan Credit Union. All qualifications must be achieved each cycle to generate tickets automatically. One Ticket to Win™ account per tax number only (SSN, ITIN).

See full rules and regulations at [jordan-cu.org/ticket-to-win](http://jordan-cu.org/ticket-to-win)

## 2025 Scholarship Winners

**YOUTH SCHOLARSHIPS** - The credit union seeks to reinforce good savings habits in all of its members, but especially in young people, which is why the Youth Scholarship program was created.

**Holden Christian Roth - \$2,000**

**Memphis Moller - \$1,000**

**Hank Atkinson - \$1,000**

**MEMORIAL SCHOLARSHIP** - To qualify for this scholarship, applicants must be a graduating high school senior and must complete the form, giving the reasons they wish to pursue higher education,

**John Richards - \$2,000**

**CONTINUING EDUCATION SCHOLARSHIP** - To help members who wish to pursue higher education, no matter their age. Applicants must have a high school diploma and at least \$100 in their account to be eligible.

**Andrew Jeffries - \$1,000**

**Danielle Krebs - \$1,000**

## SAVE THE DATE UPCOMING SEMINARS

**APR 24 SOCIAL SECURITY: 7 STEPS**  
**MAY 15 LONGER RETIREMENT**

All seminars hosted at  
**Jordan Credit Union**  
**Corporate Office**  
1750 West 11400 South, #200  
South Jordan, UT 84095

Please RSVP to Doug Daniels  
**(801) 233-2719** or  
[doug@peakfns.com](mailto:doug@peakfns.com)

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**Not Insured by NCUA or any other Government Agency / Not Credit Union Guaranteed / Not Credit Union Deposits or Obligations / May Lose Value**



 **Cetera** | ADVISOR NETWORKS

Located at JORDAN CREDIT UNION

# Managing Your Account from Another Country

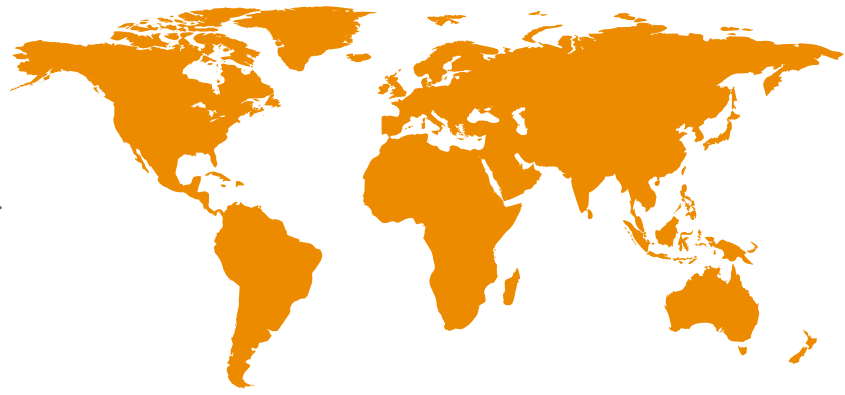
We recognize that many of our members travel internationally or have family and friends living abroad. We also understand that some members may have concerns about accessing their funds if they relocate or face unexpected circumstances. At Jordan Credit Union, your financial security is our priority, and we want to assure you that your money remains safe and accessible, no matter where life takes you.

## ACCESSING YOUR FUNDS FROM ANYWHERE

- **Online Banking Services** – Manage your accounts, transfer funds, and monitor transactions securely from anywhere in the world.\*
- **Visa Debit/Credit Cards** – Use your JCU Visa debit or credit card globally to make purchases or withdraw cash conveniently. Be sure to set a travel notice on your Visa cards before traveling. You can do this easily through the Card Management section in Online Banking or the JCU Mobile App.\*

## ADDITIONAL WAYS TO ENSURE ACCESS

- **Wire Transfer Authorization** – You can set up a wire password, allowing JCU to send wires on your behalf, even while you are in another country. A wire password will need to be set up in person at a JCU branch prior to travel.
- **Adding a Joint Owner** – A trusted individual on your account can help manage funds while you are in another country.
- **Power of Attorney** – Appointing power of attorney to a trusted person allows them to handle financial matters on your behalf.



## KEEPING YOUR ACCOUNT SECURE

- **Update Your Contact Information** – Ensure we can reach you by keeping your phone number, email, and mailing address up to date.
- **Federally Insured Funds** – Your deposits at JCU are federally insured by the NCUA up to \$250,000 per depositor, per ownership category, providing security and peace of mind no matter where you are.

\* **Important Notice:** Please be aware that some countries have financial restrictions or are subject to international sanctions that may limit or delay your ability to access funds or conduct transactions. Countries such as Iran, North Korea, Syria, Russia, and Venezuela have financial regulations that could impact your ability to use banking services.

We are here to support you and provide the financial flexibility you need—whether you're traveling, living outside the US, or navigating life's changes.

Thank you for being a valued member of JCU. If you have any questions or need assistance, please visit one of our branches or call us at:

**801-566-4195.**



# 5.99%

6.106 APR\*

## Home Loans

GET OUR BEST RATE WHILE IT LASTS

 **JORDAN**  
CREDIT UNION

**JORDAN-CU.ORG/MORTGAGES**

Home loan special rate of 5.99% 6.106% APR (Annual Percentage Rate) available for a limited time. Primary residence only. Offer subject to credit approval and eligibility requirements. Membership required. Rates and terms may vary based on creditworthiness and loan amount. Equal Housing Lender. NMLS# 402456.