

TheShare

SPRING 2026 | JCU NEWSLETTER

LETTER FROM THE JCU BOARD CHAIR

DEAR MEMBERS,

I would like to express my sincere appreciation to our credit union employees for their tireless dedication to serving our members. I also extend my gratitude to our volunteer Board of Directors for their passion and commitment to delivering exceptional value and fulfilling our mission to “build lasting financial relationships one member at a time.”

I continue to be impressed by our leadership and executive team, whose ability to balance current member needs with forward-looking innovation positions us well for both the near and long term. While we remain in a period of economic uncertainty, our conservative approach to growth provides stability and peace of mind.

We are grateful for the completion of the Midvale branch renovations, which enhance both style and functionality, and we look forward to additional upgrades and new construction in the near future. We are also encouraged by the continued success of our technology initiatives. Interactive Teller Machines have seen increased usage and strong member satisfaction, and we plan to expand their presence in future branch updates. Our eBranch continues to provide convenient remote access to services, with planned system upgrades that will allow us to introduce even more digital capabilities.

This past year, we exceeded our goals through the Warm the Soles fundraiser, raising more than \$30,000 and providing over 700 pairs of shoes to children in need in the Canyons and Jordan School Districts. Increased support from individuals and businesses will allow us to further expand our community impact.

As a reminder, you are the owners of this credit union. Every time you use Jordan Credit Union services, whether through loans, deposits, or additional accounts, you contribute to our strength and success. Your participation enables us to offer competitive rates, expand services, and return value directly to you.

I look forward to the continued growth and progress ahead. Thank you to our executive team, employees, and volunteers for their dedication, and to our members for the trust you place in us.

CHRISTOPHER FINLEY

Board Chair

SPRING SPECIAL

GROWTH
CERTIFICATE™

4.00%
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!

- **4.00% APY (3.93% APR)**
- **9 Month Term**
- **Special Maximum Deposit: \$250,000**

SIGN UP TODAY

*See site for details

WE WILL BE CLOSED

May 25th
June 19th

Memorial Day
Juneteenth

FOLLOW US ON SOCIAL MEDIA

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



Stay Alert!

PROTECTING YOURSELF FROM FRAUD

Fraud and scams continue to evolve, becoming more sophisticated and harder to detect. At Jordan Credit Union, protecting your accounts and personal information is a top priority. We actively monitor for suspicious activity, invest in advanced security measures, and follow strict regulatory standards to help safeguard your finances.

However, one of the strongest defenses against fraud is awareness.

Scammers often use urgency, fear, or impersonation to trick individuals into sharing sensitive information. Knowing what to watch for can make all the difference.

HERE ARE A FEW SIMPLE WAYS TO STAY SAFE:

- **NEVER SHARE PERSONAL INFORMATION** like account numbers, PINs, passwords, or Social Security numbers in response to unexpected calls, texts, or emails. Legitimate institutions will not ask for this unsolicited.
- **BE CAUTIOUS OF URGENT MESSAGES** claiming to be from your credit union, government, or tech support. If something feels off, contact the organization directly using a trusted number.
- **USE STRONG PASSWORDS** and enable multi-factor authentication whenever possible to add an extra layer of protection.
- **MONITOR YOUR ACCOUNTS REGULARLY** and report anything suspicious right away.
- **AVOID PUBLIC WI-FI** for financial transactions
- **SHRED DOCUMENTS** that contain sensitive information.

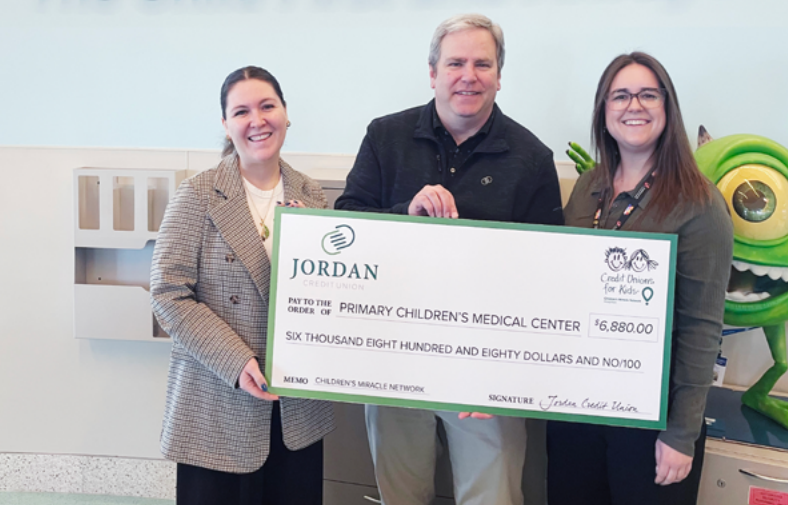
Your financial safety matters to us. While we work behind the scenes to monitor and prevent fraud, your vigilance helps make that protection even stronger. Taking a moment to pause, verify, and report anything suspicious can make a real difference. If you ever have questions or concerns, we're just a phone call away. Together, we can keep your accounts secure and your peace of mind intact.

IF YOU EVER SUSPECT FRAUD, DON'T HESITATE TO CONTACT US IMMEDIATELY AT (801) 566-4195.

By staying informed and taking a few simple precautions, you can help protect yourself and your finances. Together, we can reduce risk and keep your accounts secure.



"The Child First and Always"



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 \$6,880 to Primary Children's Medical Center.

2026 Annual Meeting

On March 18, 2026, 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 2025, 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



No Payments for 90 Days*

Getting a new ride should be exciting, not stressful. That's why you can drive now and make no payments for 90 days. This offer gives your budget some breathing room. Hit the road with confidence and trusted local financing. Your next drive starts here.



*May end at any time. This offer is subject to eligibility, terms, and conditions. This offer is available only for auto loans over \$10,000 financed through Jordan Credit Union and requires a minimum FICO score of 660. The promotion is valid only at the time of loan signing, and all loans are subject to credit approval (OAC). Interest will begin accruing at the time the loan is disbursed and will be included in the monthly loan payments once they begin. Membership with Jordan Credit Union is required.



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

Charmaine January 2026
Dan February 2026

ANNUAL WINNERS

Guillermo \$5,000 2022
Jodi \$5,000 2023
Carrie \$5,000 2024
Russell \$5,000 2025

START YOUR TICKET TO WIN SAVING TODAY!

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

2026 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.

Harlow Tyson - \$2,000
Kieva McCullough - \$1,000
Mia Saavedra - \$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,

Kendra Zahlmann - \$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.

Ariana DeMill - \$1,000
Jared Richards - \$1,000

Home Equity Made Easy



HELOC INTRODUCTION RATE*

3.99% APR

VARIABLE RATE AS LOW AS 6.75% APR AFTER 6 MONTHS*



NMLS #402456
EQUAL HOUSING LENDER

*Valid through 6/30/2026. \$20,000 minimum loan amount. Fees may include, but are not limited to, the following: origination fees, CC&R for homes with an HOA or in a PUD \$100-\$175, flood, underwriting, and title fees. All dollar figures are estimates and may vary. Additional fees may be required. The introductory 3.99% APR is for the first six months after loan closing. After six months, the introductory rate will convert back to the Variable Annual Percentage Rate based on the Prime Rate, ranging from 4% APR to 15% APR (Annual Percentage Rate) based on credit worthiness. Some restrictions may apply. Variable Rate may change without notice.