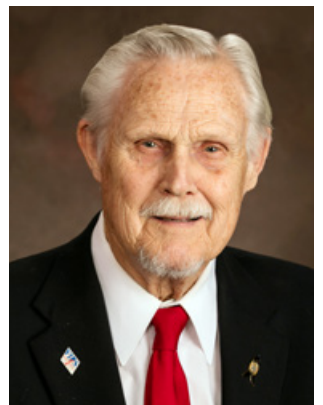


# TheShare

SUMMER 2024 | JCU NEWSLETTER

## My Lifetime of Service with JCU

I've always felt a deep connection to my community and a strong sense of duty to give back. This commitment has shaped my life and career, especially through my involvement with Jordan Credit Union, where I've been a member for almost 50 years. My journey with JCU has been incredibly fulfilling, reflecting my lifetime philosophy of being involved and contributing to the community that has given me so much. After completing my education, I dedicated my career to Jordan School District, retiring as a principal in 1997. My professional life was always intertwined with my desire to make a positive impact, and this naturally extended to my relationship with JCU.



I began my formal involvement with JCU in 2003 when I joined the Supervisory Committee. I served diligently until 2009, including three years as chairperson. From 2009 to 2012, I served as an advisor to the Board of Directors. Since 2012, I've been a Board member, holding various roles such as Chairman of the Board, Vice Chairman, and currently, Financial Officer.

Through the CUNA Achievement Program, I pursued extensive training and earned numerous accolades, including the Supervisory Committee award, Credit Union Services award, Credit Union Leadership award, Credit Committee award, Board of Directors award, Technology award, Edward A. Filene award, Fredrich W. Raiffersen award, and the Roy T. Bergen award. These accomplishments reflect my commitment to the credit union and my dedication to continuous learning and improvement.

Living in Sandy City for over 36 years, I've dedicated a significant portion of my life to community service. For 22 years, I served as a Community Coordinator, an Honorary Colonel, and member of the Mobile Watch Program with the Sandy City Police Department. My commitment has been recognized with The Noal Bateman Service Award, Dick & Pat Adair Lifetime Achievement Award, The Sam Dawson Award, and the Police Medal of Merit from Sandy City. Additionally, I was president of the Midvale chapter of the Kiwanis.

Together with my wife, Penny, we've raised a wonderful family of five daughters and two sons, who have blessed us with numerous grandchildren. Our hobbies include traveling, gardening, and participating in church activities.

Reflecting on nearly five decades with JCU, I'm reminded of the enduring principles that have guided our credit union. The commitment to serving our members, ensuring financial stability, and providing valuable services at reasonable rates remains steadfast. Although the landscape of technology and finance has evolved, the core values of JCU endure. I'm still deeply proud and happy to be a part of Jordan Credit Union.

**LaMar Beckstead**

## WE WILL BE CLOSED

July 4th	Independence Day
July 24th	Pioneer Day
Sept. 2nd	Labor Day

## FOLLOW US ON SOCIAL MEDIA

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



# SAVE THE DATE UPCOMING SEMINARS



## 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

### 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)

#### SOCIAL SECURITY EVENING SEMINAR

AUG 15 @ 6PM  
 1750 W. 11400 S. #200  
 South Jordan, UT 84095

#### SOCIAL SECURITY LUNCHEON

SEP 12 @ 1PM  
 1728 Park Ave  
 Riverton, UT 84065

Please RSVP to  
**Doug Daniels**  
 9260 South 300 East  
 Sandy, UT 84070  
**(801) 233-2719** or  
**doug@peakfns.com**

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 **Cetera**® | ADVISOR NETWORKS

Located at JORDAN CREDIT UNION

## Updates to Fee Schedule

Current fee schedule is available at [jordan-cu.org/fees](http://jordan-cu.org/fees)  
 Effective 9/1/24 there will be a fee schedule change:

- Bad Address:** . . . . . \$2.00/month
- Inactive Account:** . . . . . \$2.50/month  
 No activity 12+ months, balance \$50 or less,  
 member age 22+, no credit card
- Elite MMDA Withdrawal:**  
 First 3 of each month . . . . . Free  
 4 or more . . . . . \$25
- Non-JCU/Non CO-OP ATM Fee (our member)**  
 First 3 of each month . . . . . Free  
 4 or more . . . . . \$3.00
- Payday Alternative Loan App Fee:** . . . . . \$20.00
- Executive Business Checking** . . . . . \$25/month  
 (waived with business loan)

# NEW APP UPDATE

We're thrilled to release the exciting new look and feel of our app, designed to make managing your finances easier and more intuitive than ever before! With this latest update, we've focused on enhancing every aspect of your mobile banking experience, bringing you a host of new features and tools to simplify your financial life. Here's what you can expect:

## UPDATED LOOK & FEEL

Our app has undergone a complete makeover! Enjoy a sleek and modern interface that's not only visually appealing but also incredibly user-friendly.

## CARD CONTROLS

Take control of your cards like never before! Whether you want to set spending limits, monitor transactions, or lock your card instantly, managing your finances is now more convenient than ever.

## PAY-A-PERSON

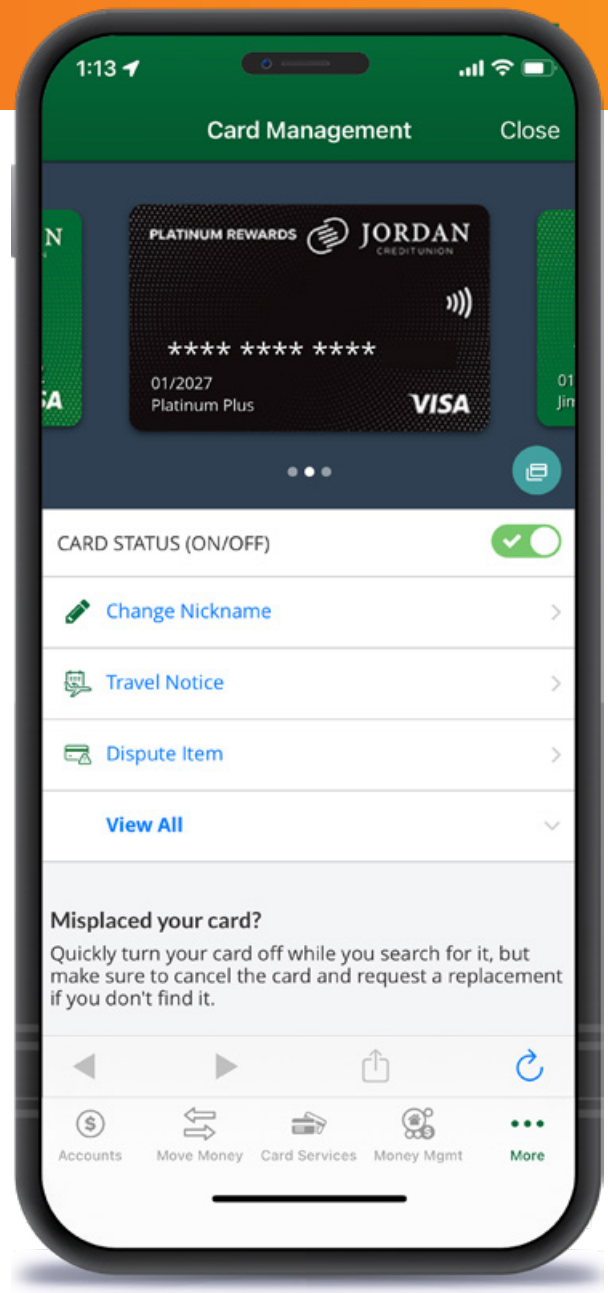
Need to split a bill or send money to a friend? Our new Pay-a-Person feature makes it a breeze! With just a few taps, you can securely transfer funds to anyone, anytime.

## NEWS AND PROMOTIONS

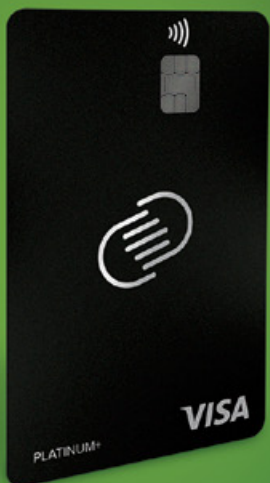
Stay informed and up-to-date with the latest news and promotions! Be the first to know about special offers, exclusive deals, and important announcements right from your app.

## PUSH NOTIFICATIONS

Never miss an important update or reminder again! With push notifications, you'll receive instant alerts about account activity, upcoming payments, and more.



Expanded Card Controls Feature



# 10,000 Bonus Points

- \$1 Spent = 1 Reward Point\*
- No Cash Advance Fee or Rate Increases
- 28 Day Grace Period
- No Annual Fees
- Fraud Protection
- ATM Access

**PLATINUM<sup>+</sup>**  
REWARDS VISA

  
**JORDAN**  
CREDIT UNION

[jcucreditcard.com](http://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.



# JCU Family/Youth Account Advantages

Equipping young people with financial skills is crucial. Jordan Credit Union's Family and Youth Accounts are designed to teach children how to save and budget while offering practical benefits for families.

## OPENING A CHECKING ACCOUNT

Opening a child's checking account once they turn 14 can be a straightforward process typically involving a visit to the credit union with the child, birth certificate, and Social Security number. Parents or guardians usually need to co-sign as joint account holders.

## TEACHING FINANCIAL LITERACY

These accounts come with tools to teach children effective saving and budgeting:

**ONLINE BANKING:** Kids can check balances and manage savings goals through an easy to use online portal.

**MOBILE APPS:** Kid-friendly app for financial management to track spending, manage cards, and promote responsible behavior.

**SET SAVINGS GOALS:** Children can set savings goals for things they want to buy, like a new bike or video game, and watch their progress.

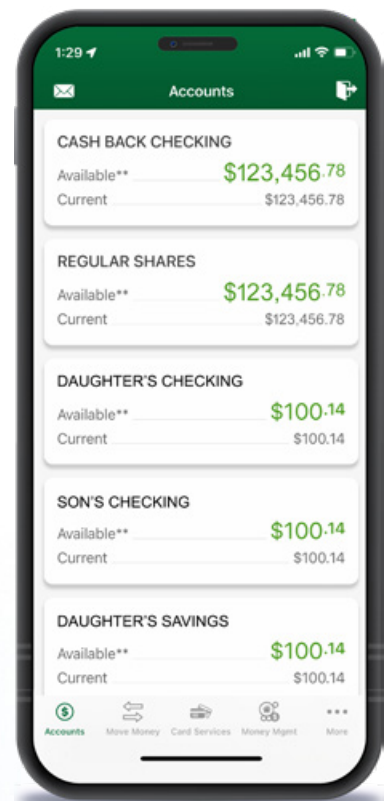
**MONEY MANAGEMENT TOOLS:** Youth have access to a suite of tools to manage their debt, budgets and savings all in one place.

## EASY ALLOWANCE PAYMENTS

Another practical benefit of the Family and Youth Accounts is the ease of managing allowances. With joint accounts, parents can transfer allowance money directly to their child's account, teaching them the responsibility of managing their funds. This seamless transfer process eliminates the need for cash, making it more convenient and secure. Moreover, joint accounts offer the perfect balance of oversight and independence, allowing parents to monitor transactions while giving children the freedom to make spending decisions.

## FOSTERING RESPONSIBILITY

Introducing children to banking through these accounts fosters financial responsibility. JCU Family and Youth Accounts are educational tools that help children develop crucial financial skills. With money management tools and convenient joint accounts, JCU provides solutions for instilling sound financial habits in children, investing in their financial future.



# SUMMER *for whatever* LOAN



**8.49%**  
APR\*

SIGNATURE LOAN UP TO  
**\$4,000**

FIXED RATE UP TO  
**12**

**Need a vacation, small home  
improvement, or whatever?**

Apply online today!  
[jordan-cu.org/SFW](https://jordan-cu.org/SFW)



8.49% APR (Annual Percentage Rate) available on approved credit. Promotion begins 5/15/2024 and ends 8/31/2024. This loan is conditioned upon you satisfying any applicable criteria bearing on your credit worthiness, including your income, a recent pay stub to close the loan, employment, credit score, and any other information provided on your application. The maximum amount to be loaned to each individual under the "Summer for Whatever" loan promotion is \$4,000. Loan term up to 12 months. Monthly payment estimates per \$1,000 borrowed, \$88.76 (includes payment protection). Other restrictions may apply. Contact JCU for more details.