

TheShare

SUMMER 2025 | JCU NEWSLETTER

A HEARTFELT THANK YOU!

On behalf of everyone at Jordan Credit Union, I want to extend my deepest gratitude for your incredible support and enthusiastic participation in the “Don’t Tax My Credit Union” initiative. Your voices were heard loud and clear, and we could not be more proud to stand beside such an engaged and passionate membership.

Your Impact Made the Difference

Thanks to your letters, calls, and community outreach, we successfully demonstrated to our elected officials just how vital credit unions are to everyday Utahns. Together, we helped protect the not-for-profit structure that allows us to return value to our members in the form of better rates, fewer fees, and personalized service.

The response was inspiring — thousands of messages were sent from members like you across the state, underscoring the real-life benefits of credit union membership. Your involvement showed our lawmakers that taxing credit unions would hurt working families rather than help them.

A Victory for All of Us

Because of your engagement, legislators have chosen to maintain the credit union tax exemption. This ensures that Jordan Credit Union and credit unions across the country can continue focusing on people rather than profits. It is a victory not just for our institution but for every member who counts on us to be a fair and trusted financial partner.

Moving Forward Together

This movement reminded us of the strength we have when we come together as a cooperative. Your actions reaffirmed the credit union difference, that we are truly stronger when we work together for the common good.

We’re honored to serve a community that is so willing to stand up for what matters. Thank you again for your support, your voice, and your trust. We look forward to continuing to serve you with the same dedication and heart that this movement brought to light.

LINDSEY MERRITT

CEO/President

AUTO

LOANS

5.59%

APR 60 MONTHS*

At Jordan Credit Union, every day is a great day to get behind the wheel of your dream vehicle.

- Exclusive Member Discounts
- Low Interest Rates
- 48-96 Month Terms
- Fast and Simple Approvals

APPLY TODAY

*See site for details. Rate as of 7/1/25.

WE WILL BE CLOSED

July 4th
July 24th
Sept 1st

Independence Day
Pioneer Day
Labor Day

FOLLOW US ON SOCIAL MEDIA

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



Stay Sharp

FRAUDSTERS ARE GETTING SMARTER – BUT SO CAN YOU

We want to take a quick moment to talk about something serious that's been on the rise lately — fraud and phishing attempts. These sneaky schemes are becoming more frequent and more convincing. From texts and emails to phone calls and fake websites, scammers are using increasingly sophisticated tricks to try stealing personal and financial information.

At JCU, we're always working hard behind the scenes to protect your accounts, but security is a two-way street. The best defense? Staying alert and informed.

Here are a few things to watch out for:

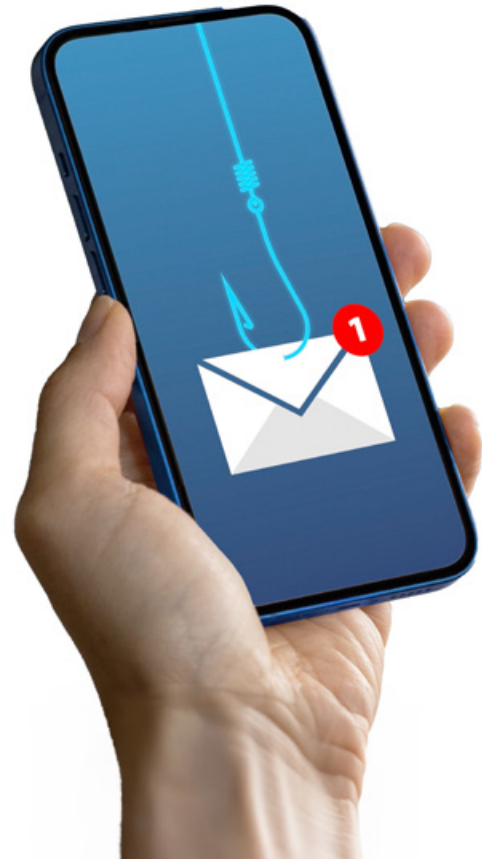
- **Unfamiliar texts or emails asking for personal information.** Legitimate organizations (including us!) will never ask for your PIN, full SSN, or account number via email or text.
- **Urgent or threatening messages.** Scammers try to create panic—don't fall for it. Take a breath and verify the source before clicking any links or responding.
- **Caller ID trickery.** Yes, fraudsters can spoof phone numbers to make it look like JCU is calling. When in doubt, hang up and call us back at our official number.

And here's how you can stay safe:

- **Enable two-factor authentication where possible.** That extra layer of protection makes a big difference.
- **Use strong, unique passwords** and change them regularly.
- **Monitor your accounts** and set up alerts for any unusual activity.
- **Report anything suspicious.** We're here to help and want to know if something seems off.

We get it, life's busy, and security might not be top of mind every day. But a few seconds of caution can save you a whole lot of stress down the road.

Have questions or think you've spotted something suspicious? Give us a call or stop by your local branch. Your security is our priority.



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 – 7/31/2025): 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
Jason	March 2025
Michael	April 2025
Kiersten	May 2025

ANNUAL WINNER

Carrie \$5,000 2024

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

Improving Your Credit Score

Your credit score plays a key role in your financial life. It affects loan approvals, interest rates, and even your ability to rent a home. A higher score can save you thousands over the life of your loans. At Jordan Credit Union, we understand the importance of a strong credit score and are dedicated to offering clear, practical guidance to help you succeed financially. Here's how you can boost your score:

Pay Bills Promptly: Payment history makes up 35% of your score. Set up automatic payments or reminders to avoid missed due dates.

Reduce Credit Usage: Keep your balance under 30% of your credit limit (ideally below 10%) for a fast credit boost.

Keep Older Accounts Open: The longer your credit history, the better. Even unused accounts can help by adding longevity.

Limit New Applications: Applying for credit too often can hurt your score. Only apply when needed, and space out applications.

Taking these steps consistently can greatly improve your financial well-being.

UPCOMING SOCIAL SECURITY SEMINARS

AUG 21 JORDAN CORPORATE OFFICE
SEP 18 PEAK FNS CORPORATE OFFICE

Please RSVP to Doug Daniels
9260 S 300 E Sandy, UT 84070

(801) 233-2719 or
doug@peakfns.com

Doug Daniels is a registered representative offering securities and advisory services through Cetera Advisor Networks LLC, ("Cetera"), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through Cetera, or its licensed affiliates. Jordan Federal Credit Union is not registered as a broker-dealer or investment advisor. Registered representatives of Cetera may be employees of Jordan Federal Credit Union. Securities and insurance products and services being offered through Cetera or its affiliates, which are separate entities from, and not affiliates of Jordan Federal Credit Union. Securities and insurance offered through Cetera or its affiliates are:

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

Grow Your Savings with Confidence: The Power of a Growth Certificate™

At Jordan Credit Union, we believe your money should do more than sit still. It should build momentum, gain altitude, and help you reach your financial goals faster. Our Growth Certificate™ is designed to do just that.

SAVE AT YOUR OWN SPEED

Traditional certificate accounts require a single deposit when opened, but the Growth Certificate works differently. You can start with just \$100 and continue adding funds over time, up to a total of \$100,000.



This means you can build your savings gradually. Add \$25 from each paycheck or make larger deposits when it fits your budget. Every contribution increases your balance and helps you reach your goal faster, all while earning a strong, fixed interest rate.

PICK THE TERM THAT MATCHES YOUR GOALS

Our Growth Certificates™ come with flexible term options, so you can choose the timeframe that fits your life. Short-term or long-term, we'll help you find the best path for your savings journey.

GUIDANCE YOU CAN COUNT ON

We know that saving is personal. That's why we pair great products with support from our local team. We're here to help you choose the right term, track your progress, and celebrate milestones along the way.

LOCK IN A GREAT RATE WITH NO MARKET GUESSWORK

Your Growth Certificate™ earns a fixed, competitive interest rate starting the moment you open it. There are no market swings or unexpected changes. Just steady, predictable growth.

Whether you are saving for a dream vacation, college expenses, or future goals, this account provides a safe and stress-free way to grow your money. Your funds are federally insured, and your returns are guaranteed for the entire term.

READY TO REACH NEW HEIGHTS?

A Growth Certificate™ is more than a savings account—it's a launchpad for your financial future. Open your Growth Certificate™ today online or at any Jordan Credit Union branch and take the next step toward financial success.

12 MONTH - 4.30% APY*

Dividend rate: 4.22% Min \$100

24 MONTH - 4.10% APY*

Dividend rate: 4.03% Min \$100

*Early withdrawals from Certificate Accounts are subject to fees and penalties that may reduce the earnings or the principal of the Certificate. Dividends are paid monthly. * APY = Annual Percentage Yield. Rate as of 7/1/25. Fees may reduce earnings on the account. After the certificate is opened, additional deposits can be made to the certificate at any time with a 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.



5.99%

6.106 APR*

Home Loans

GET OUR BEST RATE WHILE IT LASTS



[JORDAN-CU.ORG/MORTGAGES](https://jordan-cu.org/mortgages)

*Rate as of 7/1/25. 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.