TheShare

SUMMER 2026 | JCU NEWSLETTER

BRANCH NETWORK IMPROVEMENT PLAN

We want to share how grateful we are for the continued trust, support, and loyalty of our members. Everything we do is rooted in our commitment to serve you well, and we are excited to share two important projects that reflect that commitment in action.

Investing in Our Communities

This year, we are looking forward to the remodel of our Riverton branch and the opening of our new West Valley branch. These projects represent more than new spaces or updated buildings. They are investments in the people and communities we are honored to serve every day.

Our Riverton remodel will help us create a more welcoming, efficient, and comfortable experience for members. At the same time, our new West Valley branch will allow us to better serve members in a growing and vibrant community.

A Thoughtful Transition as We Expand Service for Members

As part of our branch network improvement plan, we will close our West Jordan branch on Redwood Road in late September 2026. This decision allows us to better align our branch locations with member needs and expand service into West Valley. We are grateful to the members and employees who have been part of our West Jordan branch, and we are committed to making this transition as smooth as possible. Members will continue to have convenient access to JCU through nearby branch locations, digital banking tools, and phone support. We also look forward to serving members in the West Valley area once our new location opens, providing another convenient option for in-person service.

Moving Forward Together

We are deeply grateful to grow alongside the communities we serve. Your membership, your trust, and your continued support make it possible for Jordan Credit Union to keep moving forward while staying true to the cooperative values that make credit unions special.

Thank you for allowing us to be your financial partner. We look forward to welcoming you into these new and improved spaces and continuing to serve you with the same dedication, gratitude, and heart that define Jordan Credit Union.

FUTURE WEST VALLEY LOCATION

WE WILL BE CLOSED

July 24th	Pioneer Day
Sept 7th	Labor Day

FOLLOW US ON SOCIAL MEDIA

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

Riverton Branch Remodel Begins in September

Exciting changes are coming to our Riverton Branch! Beginning in September, our Riverton team will move to a temporary location just around the corner in a connected parking lot at **2464 West 12600 South** while our current branch undergoes a full remodel.

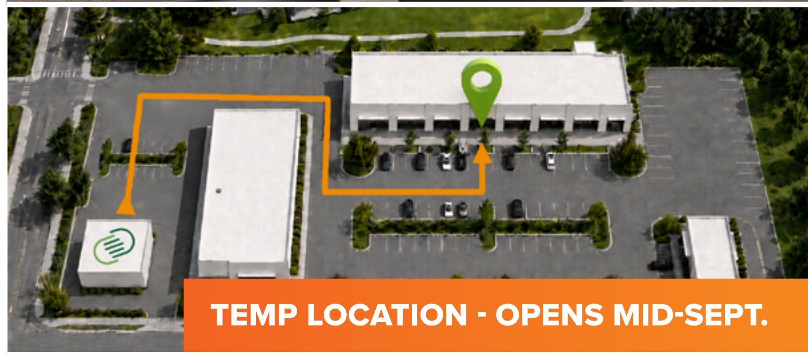
We are thrilled to bring our members a fully modernized branch experience, including a completely remodeled interior and exterior, updated member service areas, and three ATMs with Live Teller support. The remodel is expected to be completed this winter, and we can't wait to welcome you back into the refreshed space.

During the remodel, all your favorite Riverton Branch staff members will continue to be available to serve you at the temporary location beginning early September. Members will still have access to all typical branch services, with the exception of drive-thru service and safety deposit boxes.

For drive-thru assistance during this time, members may visit our Herriman ATM/Live Teller Machine or our Draper Branch. You are also always welcome to come inside the temporary branch location. We'd love to see your smiling face and assist you in person.

Thank you for your patience and support as we make these exciting improvements to better serve our members and the Riverton community.

Temporary September Location: **2464 W. 12600 S.**



HOME EQUITY

line of credit

3.99% APR* **6 MONTH INTRODUCTION RATE**

6.75% APR SUBSEQUENT VARIABLE RATE*

***CLICK FOR DETAILS**

EQUAL HOUSING LENDER

*Valid through 9/30/2026. $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 (APR) based on the Prime Rate, ranging from 4% APR to 15.00% APR based on credit worthiness. Some restrictions may apply. APR (Annual Percentage Rate) as low as 6.75% as of 12/10/2025 and may increase up to 2% per quarter, not to exceed 15%. Variable Rate may change without notice. Rates and terms are accurate as of 7/1/2026 and are subject to change. NMLS #402456

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
Janene	March 2026
Eli	April 2026
Wayne	May 2026
Brenda	June 2026

ANNUAL WINNER

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

Small Changes, Big Savings

SIMPLE MONEY-SAVING TIPS FOR EVERYDAY LIFE

Saving money does not always require a major lifestyle change. Often, the biggest difference comes from small, consistent choices that help you stay more aware of where your money is going. Whether you are building an emergency fund, saving for a vacation, paying down debt, or simply trying to stretch your budget, a few simple habits can help you make steady progress.

START WITH A CLEAR GOAL

Saving is easier when you know what you are working toward. Set a specific goal, such as saving $500 for emergencies, setting aside money for the holidays, or building a down payment fund. Once you have a goal in mind, break it into smaller steps. Even saving a little each paycheck can add up over time.

TRACK YOUR SPENDING

Before you can save more, it helps to know where your money is going. Review your recent purchases and look for patterns. You may notice subscriptions you no longer use, frequent small purchases, or areas where you could cut back. Awareness is often the first step toward better financial habits.

MAKE SAVING AUTOMATIC

One of the easiest ways to build savings is to set it aside before you have a chance to spend it. Consider setting up an automatic transfer into your savings account each payday. Treating savings like a regular bill can help you stay consistent and make progress without having to think about it every week.

REVIEW YOUR ACCOUNTS REGULARLY

Checking your accounts often can help you catch unnecessary fees, monitor spending, and spot unusual activity. It also keeps your financial goals top of mind. Many people find that setting up account alerts helps them stay informed and avoid surprises.

CELEBRATE YOUR PROGRESS

Every dollar saved is a step in the right direction. Celebrate milestones along the way, whether that means reaching your first $100, paying off a balance, or sticking to your budget for the month. Positive progress can help keep you motivated.

Saving money is not about being perfect. It is about building habits that help you feel more confident and prepared.

Understanding Medicare: A Guide for Members 65+

Planning for Medicare can feel overwhelming, but you do not have to figure it out alone. Jordan Credit Union is excited to announce a new educational seminar, Understanding Medicare, presented in partnership with A&B Health Advocates and Cherlynn Pearson.

This free seminar is designed to help members age 65 and better understand Medicare, their coverage options, and the important decisions that come with enrollment. Whether you are getting ready to enroll for the first time, reviewing your current coverage, or helping a loved one navigate their options, this seminar will provide helpful guidance in a friendly, easy-to-understand setting.

The seminar will focus on the questions members ask most, including:

- What is and what is not Medicare?
- Who can get Medicare?
- What does Medicare cover?
- Where can I get additional coverage?
- What does Medicare cost?
- How do I choose the right coverage?
- When can I enroll?
- When can I change my coverage?
- And how can I save money?

A&B HealthAdvocates
Helping with your healthcare needs

A&B Health Advocates helps individuals and families better understand their healthcare options and make confident decisions about coverage. Their team provides friendly, local guidance for Medicare questions, including enrollment, coverage choices, costs, and ways to find additional support when needed.

CHERLYNN PEARSON 801.349.5059

At Jordan Credit Union, we believe education is an important part of financial well-being. Understanding Medicare can help you plan ahead, avoid unnecessary confusion, and make choices that fit your needs and budget.

RSVP with Cherlynn 801.349.5059

August 18, 1-2 PM

Jordan Corporate Office
1750 West 11400 South
South Jordan UT 84095

*Annual Percentage Rates (APR) subject to change without notice and are based on approved credit. Rates shown above are our best rates available on new/used vehicle purchases and on refinanced loans from other financial institutions. Your rate may be higher based on credit history, eligibility and underwriting criteria. Rate includes 0.25% rate discount for active JCU reward checking accounts. Speak with a JCU Relationship Representative for more details.

Serving Our Community

At Jordan Credit Union, serving our community means looking for meaningful ways to support local families, students, and schools. We believe strong communities are built when local organizations come together to care for one another, especially when it comes to helping students feel prepared, supported, and ready to succeed.

This summer, we were grateful for the opportunity to help fund summer school lunches for students in the Jordan School District at Valley High School. For many students, summer programs provide important academic support and continued connection with teachers, classmates, and school resources. We know that access to nutritious meals helps students stay focused, energized, and ready to learn, and we are proud to play a small part in supporting their success during the summer months.

Our commitment to education and community support also continues through our involvement with Canyons School District. Whether we are supporting school programs, participating in community events, or building relationships with educators, students, and families, we are honored to stand alongside those who make a difference every day. Schools are at the heart of our communities, and we are grateful for the dedicated teachers, staff members, and volunteers who work hard to create positive opportunities for students.

At JCU, community service is more than something we do; it is part of who we are. We are proud to support programs that strengthen local families and help students thrive, and we look forward to continuing to serve the schools and neighborhoods that make our community such a special place to call home.

Mortgage Promo Rate 30 Year 5.99% APR*

Your mortgage is one of the biggest financial commitments you will make, which means even a small change in your rate can make a meaningful difference over time. If it has been a while since you reviewed your mortgage, now may be a smart time to take a closer look.

Jordan Credit Union is excited to introduce our **5.99% APR 30-Year Mortgage Promo Rate***, giving qualified members an opportunity to explore whether refinancing could help them save money, lower their monthly payment, or better align their mortgage with their current financial goals.

WHY CONSIDER REFINANCING?

Refinancing your mortgage means replacing your current home loan with a new one, often with different terms, a different rate, or both. For many homeowners, refinancing can be a helpful way to create more financial flexibility.

One of the most common reasons to refinance is to lower your interest rate. A lower rate may reduce your monthly payment and could help you save over the life of the loan.

Contact Jordan Credit Union today to learn more about our **5.99% APR 30-Year Mortgage Promo Rate*** and see how refinancing could benefit you.

EQUAL HOUSING LENDER

*APR = Annual Percentage Rate. Promotional rate available for qualified borrowers. Terms, conditions, fees, and credit approval apply. Payment savings are not guaranteed and depend on individual loan terms and borrower qualifications. Rates and terms are accurate as of 7/1/2026 and are subject to change. NMLS #402456. Contact Jordan Credit Union for full details.