

# TheShare

FALL 2023 | JCU NEWSLETTER

## A Member-Centric Legacy

Some might call me an oddball. I've always had a deep fascination with computers, even back in the 1970s when it wasn't common. I initially studied electronic technology in college but soon found myself engrossed in tinkering with my own computer, dedicating a substantial portion of my free time to programming just for the sheer enjoyment of it.

In the mid-1980s, a friend approached me with an opportunity at Jordan Credit Union. Intrigued, I met with the credit union's president and was promptly hired. My responsibilities included putting the computer to bed each night and working as a teller, providing me with insight into the credit union's inner workings and the needs of its members. I discovered that members were the actual owners of the credit union, and after covering expenses and saving for unforeseen circumstances, the credit union's income was reinvested in the form of services, lower fees, and competitive rates, without any demands from profit-seeking stockholders.

Impressed by what I witnessed behind the scenes, along with the warm and supportive attitude of JCU employees, my family and I became members.

Over the ensuing decades, I worked closely with the volunteer Board of Directors and the management team. I personally witnessed their unwavering commitment to prioritizing the well-being of members, ensuring financial stability, and consistently offering valuable services at reasonable rates.

As I reflect on my nearly four-decade journey here, I can't help but acknowledge the evolving world and the transformations within JCU. The days of the computer "going to bed" are long gone. However, certain core principles remain unaltered. Our board, management, and staff continue to uphold these principles as they serve my family and the members of JCU. And, I guess I'm still sort-of an oddball – I've stayed with the same employer for nearly 40 years (and I'm still really happy to be here).

### BLAIR BROWN

Vice President of Information Systems



## Come Work With Us

### AVAILABLE POSITIONS

Loan Processor  
Contact Center Representative  
Relationship Representative

### EMPLOYEE BENEFITS

Competitive Salary  
Bilingual Bonus  
Generous Paid Time Off  
Tuition Reimbursement  
Insurance - medical, dental, vision, life, LTD, telemedicine  
Retirement Plans - 401(k) and pension  
Employee Assistance Program

[jordan-cu.org/careers](https://jordan-cu.org/careers)



## WE WILL BE CLOSED

October 9th	Columbus Day
November 11th	Veterans Day
November 23rd	Thanksgiving Day
December 25th	Christmas Day
January 1st	New Year's Day



# 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

- Spencer January, 2023
- Victor February, 2023
- Xol March, 2023
- Natalie April, 2023
- Cowleys May, 2023
- Lisa June, 2023
- Tamera July, 2023
- Verlayne August, 2023

## START YOUR TICKET TO WIN SAVING TODAY!

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

## Warm the Soles - Shoes for Kids

Every year, we band together with local businesses, schools, and our members to collect money to purchase new shoes for children in need within our community.

Jordan Credit Union staff purchased, gift-wrapped, and delivered 556 pairs of shoes to local kids in need in 2022.

### WE CAN'T DO IT WITHOUT OUR INCREDIBLE, GENEROUS MEMBERS.

Please step into any of our branches and ask our friendly teammates how you can help. Every dollar raised goes directly to the purchase of shoes for children in need. Each pair of shoes is carefully selected to match the child's preference and size.

Donate online at <https://jordan-cu.org/warm-the-soles>

Stop into any branch or give us a call to make a donation.

**(801) 566-4195**

Get Away Today  
**HOLIDAYS**  
*are back!*  
 EXPERIENCE ALL THE *FESTIVE FUN*  
 WITH AN EXTRA DAY  
**FREE**  
 Disneyland  
 BOOK NOW

## Autumn Financial Tips

As the leaves start to fall and temperatures dip, your financial landscape inevitably changes. We at Jordan Credit Union (JCU) understand that the transition into the autumn season can bring unique financial challenges such as increased heating costs, holiday savings needs, and unexpected expenses. We are committed to helping you navigate these challenges effectively.

**HOLIDAY BUDGETING:** The holiday season is approaching, so start budgeting now. Estimate your expenses for gifts, travel, and festivities. Allocate a portion of your income each month to avoid year-end financial stress.

**INVESTMENT REVIEW:** Revisit your investment portfolio this fall. Ensure it aligns with your financial goals and risk tolerance. If you're not investing yet, consider starting; compounding can significantly grow your wealth.

**TAX PREPARATION:** Don't procrastinate organizing your financial records for tax season. Review your income, deductions, and credits to maximize tax savings. Consult a tax professional if needed.



**INSURANCE EVALUATION:** Adjust your insurance coverage to match your evolving needs. Review home, auto, and health policies to ensure adequate protection. Modify coverage or deductibles if required.

**EMERGENCY FUND:** Build an emergency fund for financial security. Aim for three to six months' worth of living expenses in a high-yield savings account. Automate regular contributions to make saving easier.

Remember, financial success relies on consistent, responsible habits. By following these tips and staying proactive with your financial planning, you'll enjoy a more secure and prosperous autumn and beyond.



# HOLIDAY LOANS



FIXED RATE | PERSONAL LOAN | 12-MONTH

GET UP TO \$4,000  
FOR THE HOLIDAYS

STARTING AT 8.49% APR

\*8.49% APR (Annual Percentage Rate) available on approved credit. Offer ends 12/31/23. Other restrictions may apply. Contact JCU for more details.



# Holiday Shopping Tips

Holiday shopping can be less stressful and more budget-friendly with these five tips:

**BUDGET WISELY:** Start by setting a clear holiday spending budget. Allocate specific amounts for gifts, decorations, and other expenses. Sticking to your budget prevents overspending and financial stress.

**BEGIN EARLY:** Avoid the last-minute rush by starting your shopping well in advance. This allows you to find thoughtful gifts and take advantage of early sales. Starting early also helps spread expenses over several months.

**SHOP ONLINE:** Online shopping saves time and money. Look for deals and discounts on reputable e-commerce sites. Sign up for newsletters and use price comparison tools to find the best bargains.

**UTILIZE CASHBACK AND REWARDS:** Make the most of cashback offers and rewards programs from your JCU Platinum+ VISA or preferred retailers. Check your card benefits to save money or earn rewards points for future purchases or travel.

**PERSONALIZE OR DIY:** Consider crafting homemade gifts or personalizing presents. DIY gifts are heartfelt and budget-friendly, showing thought and effort. Personalized gifts make recipients feel cherished without breaking the bank.

Ultimately, the holidays are about quality time with loved ones. By planning ahead, adhering to a budget, and shopping wisely, you can enjoy a smoother and more enjoyable holiday shopping experience.

# Board of Directors

## APPLICATION: DUE DATE & REQUIREMENTS

Those interested in serving on the Board of Directors for Jordan Credit Union must submit their resume and color photo to the Nominating Committee by:

**NOVEMBER 17, 2023 @ 6:00 PM**

Resumes are limited to one side of an 8.5x11 sheet of paper and must contain a brief statement of qualifications and biographical data.

Submit resumes and any questions to the following address: [amanda@jordancu.org](mailto:amanda@jordancu.org)

Nominations will not be accepted from the floor during the Annual Meeting.

As dictated by credit union policy, those who serve on the volunteer Board of Directors must meet specific requirements, including:

- Be a JCU member in good standing for at least one year and currently using JCU services.
- Be able to understand a financial statement.
- Know basic business concepts and procedures.

Attend monthly Board meetings held the third Wednesday of each month, and other required meetings when called.

**FALL INTO THE BEST RATES OF THE SEASON**

**6.74% APR\*\***

**AUTO LOANS**

**APPLY ONLINE**

\*Rewards credit card purchases only. Loans on approved credit. Membership required - based on eligibility. Offer can change or be withdrawn at any time. Offer expires 12/31/23.  
\*\*Annual Percentage Rates (APR) subject to change without notice and are based on approved credit. Rates shown above are for members with exceptional credit scores and for vehicles new to 2 years old. For more details contact a Relationship Representative.