

TheShare

FALL 2024 | JCU NEWSLETTER



From Savings to Service: My JCU Story

My first savings account was at Jordan Credit Union (JCU), along with my first car loan. Not long after my husband and I were married, we opened a checking account at JCU because I didn't like paying bank fees and enjoyed the friendly environment. Over the years, I've had several loans with JCU, including four automobiles and a second mortgage. All four of my children had their first accounts at JCU and are proud members to this day.

In 2013, I became a volunteer on the Supervisory Committee and loved it. It gave me the opportunity to meet the wonderful people working at the credit union and learn about the behind-the-scenes efforts to ensure procedures and policies were followed. In 2019, I joined the Board of Directors, where we work to keep JCU compliant and ensure members' money is safe. I've also served as an advisor on the Supervisory and Asset Liability Management Committees.

Every person at Jordan Credit Union, from the front-line staff who directly interact with members to the supervisors and board members overseeing operations, plays a critical role in the success and integrity of the organization. The front-line staff are often the first point of contact, providing exceptional service and building trust with the members. Supervisors ensure that daily operations run smoothly, and that staff have the support they need to perform their jobs effectively. Meanwhile,

the board of directors and various committees work behind the scenes to make strategic decisions, maintain regulatory compliance, and safeguard the financial health of the credit union.



It's the combined effort of every individual, regardless of their role, that creates the welcoming, supportive environment that members have come to rely on. This teamwork and shared sense of responsibility are what make JCU thrive, ensuring that members' needs are met and that the institution remains strong and secure. I feel fortunate to be part of this great organization, where each person's contribution is valued and recognized.

It's incredibly rewarding to serve alongside such dedicated individuals, knowing that our collective work helps improve the lives of the people in our community. Even after moving to Manti in 2020, I gladly drive two hours each way at least once a month to work with these great people and serve on the Board of Directors.

LESLEE ENGH

Board Member - Director

WE WILL BE CLOSED

October 14th	Columbus Day
November 11th	Veterans Day
November 28th	Thanksgiving Day
December 25th	Christmas Day
January 1st	New Year's Day

FOLLOW US ON SOCIAL MEDIA

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





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
- Kailey June, 2024
- Mirabel July, 2024
- Whitney August, 2024
- Jodi \$5,000 Winner 2023

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

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 2023.

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](tel:8015664195)

Get Away Today™
FALL BREAK DEALS
HOTEL + TICKETS
 AS LOW AS
\$547 PER PERSON

3-night hotel stay at Ayres Hotel Orange + 3-Day Disneyland® Resort Park Hopper® Tickets

BOOK NOW

Disneyland



THRICE THE THRILL

**3X BONUS
POINTS⁺**
ON ALL PURCHASES, 10/1 - 12/31

PLATINUM⁺
REWARDS VISA

⁺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 12/31/24.

Benefits of Our Rewards Checking Accounts

At JCU, we strive to offer the best financial products to help our members save more and earn more. Whether you're looking for increased savings rates, cash back rewards, or loan discounts, we have a checking account to fit your needs. With our Elite Checking account's new 2.0% dividend rate, Cash Back Checking's generous rewards, and an exclusive 0.25% discount on certain loans, there's never been a better time to enhance your banking experience.

0.25% AUTO/RV/PERSONAL LOAN DISCOUNT*

With our Cash Back or Elite Rewards Checking accounts, you'll receive a 0.25%** discount on Auto, RV, Small RV, and Non-Promotional Personal Loans. This exclusive benefit makes borrowing more affordable, helping you save on interest and achieve your financial goals faster.

CASH BACK REWARDS CHECKING**

Our Cash Back Checking account rewards you with up to 2.50% cash back on your everyday debit card purchases—equivalent to \$7.50 per month or \$90 annually. Plus, enjoy up to \$20 in monthly ATM fee reimbursements. Simply meet three easy qualifications each month to start earning, with no penalty if you miss a cycle.

2.0% ELITE REWARDS CHECKING***

We are excited to announce great news for our valued Elite Checking account holders. As part of our ongoing commitment to providing you with outstanding financial benefits, we've raised the dividend rate on your Elite Checking account from 1.5% to 2.0%!

The new dividend rate will take effect starting October 1, 2024, and you don't need to take any action. Your account will automatically begin earning at the higher rate.

**Members must have an active rewards checking account with JCU with transactions in the previous month. The discount is available on loans starting June 1, 2024. Loans granted prior to this date are not eligible.

**Monthly Qualifiers Expanded Explanation: 1) Receive electronic statements (Online Statements) instead of paper statements. One-time signup is required. View monthly on the website or mobile application. 2) Have at least ten debit card point-of-sale transactions posted and clear from your checking account within the qualification cycle. 3) Have at least one automatic deposit post and clear in your checking account, OR at least one automatic payment post and clear from your checking account via ACH within the month. On approved credit. All qualifications must be achieved during the qualification cycle to earn cash back. For Personal accounts only (1 account per SSN), 2.50% cash back is on up to \$300 in debit card purchases each cycle, with maximum earnings of \$750. ATM refunds of up to \$20 are provided as long as qualifications are met during the qualification cycle. All qualification transactions on the account must be posted and cleared during the qualification cycle, which could take anywhere from, but not limited to, 1-5 business days to post to an account from the date the transaction is made (ATM withdrawals or transactions do not qualify). The qualification cycle is from the last day of the previous month through the next to the last day of the current month. Rates are subject to change. Fees may reduce earnings.

***Annual Percentage Yield (APY) accurate as of 10/1/2024. On approved credit. For personal accounts only. All qualifications must be achieved during the qualification cycle to earn 2.0% APY. For Personal accounts only (1 account per SSN), ATM refunds of up to \$20 are provided as long as qualifications are met during the qualification cycle. All qualification transactions on the account must be posted and cleared during the qualification cycle, which could take anywhere from, but not limited to, 1-5 business days to post to an account from the date the transaction is made (ATM withdrawals or transactions do not qualify). "Qualification cycle" means a period beginning one day prior to the first day of the current statement cycle through one day prior to the close of the current statement cycle. Rates are subject to change. Fees may reduce earnings. Elite Checking: 1.50% APY applies to balances of \$0.00-\$10,000, 0.25% APY applies to balances over \$10,000, and 0.05% APY applies if you don't meet any qualifications.

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 29, 2024 @ 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

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.

5.99% APR**

AUTO LOANS

INCLUDES 0.25%
DISCOUNT FOR ACTIVE
REWARDS CHECKING

FALL INTO THE BEST RATES OF THE SEASON

APPLY ONLINE



**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. The 0.25% checking discount started June 1, 2024. Speak with a JCU Relationship Representative for more details.



HOLIDAY *Kickstart* LOAN



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 12/31/24. Other restrictions may apply.
jordan-cu.org/holiday-loans for more details.

SAVE THE DATE UPCOMING SEMINARS

SOCIAL SECURITY SEMINAR

October 24 @ 6PM
1750 W. 11400 S. #200
South Jordan, UT 84095

SOCIAL SECURITY WEBINAR

November 14 @ 6PM
Virtual Meeting

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**



Located at JORDAN CREDIT UNION

Autumn Financial Tips:

Here are some of the best tips for holiday savings to help you enjoy the season without overspending:

1. SET A HOLIDAY BUDGET

- **Determine your total holiday spending limit:** Include gifts, travel, food, decorations, and events.
- **Break it down by category:** Assign a specific amount to each expense to avoid overspending.

2. START SAVING EARLY

- **Automate savings:** Set aside a portion of each paycheck in a separate account specifically for holiday spending.
- **Use a high-yield savings account:** Maximize the interest on your holiday savings.

3. MAKE A GIFT LIST AND STICK TO IT

- **List all recipients:** Set a spending limit for each person to stay organized.
- **Prioritize:** Focus on meaningful gifts instead of overspending on everyone.

4. SHOP SALES AND USE DISCOUNTS

- **Shop early:** Take advantage of sales throughout the year, such as Black Friday or Cyber Monday, rather than waiting until the last minute.
- **Use your Platinum+ Card:** Using your rewards credit cards helps you earn while you spend.

5. DIY GIFTS AND DECORATIONS

- **Handmade gifts:** Personalized or homemade gifts often mean more and cost less.
- **Create your own decorations:** Crafting your holiday decor can save money and add a personal touch.

6. LIMIT NON-ESSENTIAL HOLIDAY EXPENSES

- **Reduce travel costs:** Plan your trips early to find the best deals or opt for local celebrations to save on transportation.
- **Potluck gatherings:** Host a potluck-style meal for gatherings to reduce the cost of food and beverages.

7. TRACK YOUR SPENDING

- **Monitor your expenses:** Use your JCU app to keep track of your spending as you shop to stay within your budget.

By planning ahead, budgeting, and being mindful of your spending, you can enjoy a stress-free holiday season without breaking the bank!

