TheShare

FALL 2025 | JCU NEWSLETTER

Dear Member,

As we enter another exciting season at Jordan Credit Union, we want to pause and thank you, our members, for being the very heart of who we are. Every step of progress we make is only possible because of your trust, loyalty, and support. You are more than account holders; you are partners in our journey, and together we continue to grow stronger every month.

This year has been especially rewarding as we have seen consistent membership growth, more families joining our credit union, and more opportunities to serve our community. Your decision to be a part of Jordan Credit Union makes a lasting impact, and we are truly grateful.

We are thrilled to share some exciting updates that highlight our commitment to making your financial experience better, more convenient, and more rewarding.

We are happy to announce that our Midvale branch is reopening for operations October 6th with the exterior finishing late December. The refreshed branch will provide a modern, welcoming space designed with your needs in mind, making every visit easier and more enjoyable. Alongside this remodel, we are introducing a brand-new Virtual Teller Machine (VTM) at our drive-thru in Midvale. This technology will give you expanded service hours, faster transactions, and more flexibility, ensuring you can access the help you need when you need it.

In addition to these improvements, we are excited to bring back some of our most popular financial solutions. Our Holiday Kickstart Loan is returning just in time for the season, offering you a helpful way to prepare for holiday expenses with affordable rates and flexible terms. We know this program has been a favorite, and we are proud to continue offering it to our members.

We are also rolling out some new opportunities to support your financial goals. Our "No Payments for 90 Days" Auto Loan promotion makes upgrading your vehicle more affordable than ever, giving you breathing room before your first payment is due. And for homeowners, our new 3.99% APR introductory rate on HELOCs is designed to help you tackle home projects, consolidate debt, or access funds with confidence and peace of mind.

At Jordan Credit Union, everything we do comes back to one principle: serving you, our members. Thank you for continuing to place your trust in us. With your support, we will keep moving forward, growing, innovating, and building financial solutions that make your life better.

We look forward to serving you in the months ahead and cannot wait to celebrate the exciting changes coming to you.

With gratitude,

YOUR JORDAN CREDIT UNION TEAM

EQUAL HOUSING LENDER

WE WILL BE CLOSED

October 13th	Columbus Day
November 11th	Veterans Day
November 27th	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

Jenny/Buddy	January 2025
Morgan	February 2025
Jason	March 2025
Michael	April 2025
Kiersten	May 2025
Paul	June 2025
Jason	July 2025
Russell	August 2025
Lisa	September 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

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 625 pairs of shoes to local kids in need in 2024. In 2025, the need is higher than ever before.

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. Jordan Credit Union Foundation is a registered 501(c)(3) public charity. All donation are tax-deductible to the extent permitted by law.

Donate online at https://jordan-cu.org/wts

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

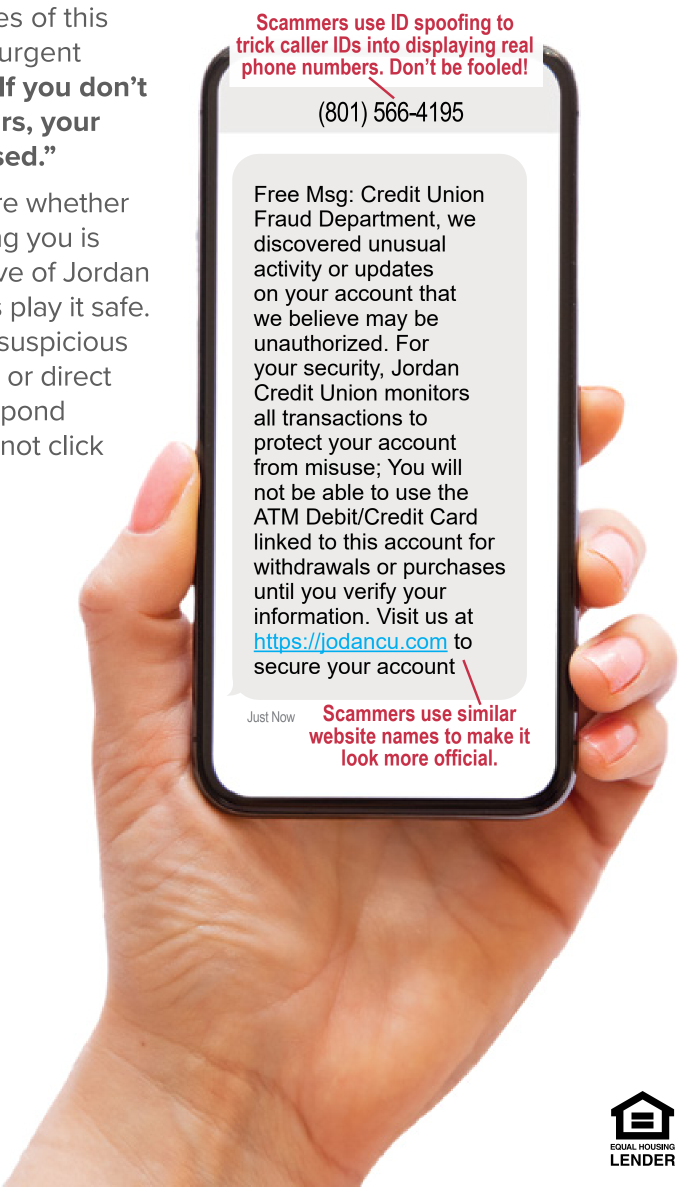
THE FINANCIAL SERVICE INDUSTRY HAS NOTED AN INCREASE IN ATTEMPTS FROM SCAMMERS TO ACCESS PERSONAL ACCOUNT INFORMATION.

These attempts will often take the form of text messages, phone calls, emails, or direct messages on social media. Scammers can try convincing potential victims to provide sensitive account information by posing as a member's financial institution.

JORDAN CREDIT UNION WILL NEVER ASK FOR YOUR PERSONAL INFORMATION UNLESS YOU ARE INITIATING CONTACT WITH US OR WE ARE RESPONDING TO YOUR CALL, TEXT, OR EMAIL.

Nobody wants to run into problems with their financial institution. When you receive a text alerting you that your debit card is locked due to suspicious activity, it's tempting to click the link the text provides to solve the problem—which is precisely what you shouldn't do. Cyber hackers often disguise themselves as trusted institutions like your credit union or utility company to sway you into giving up your password, PIN, or other personal credentials.

The message may read something like: **"Dear customer, Jordan Credit Union is closing your bank account. Please confirm your PIN to keep your account activated."** Messages of this nature also contain urgent language such as, **"If you don't reply within 24 hours, your account will be closed."**



If you are ever unsure whether the person contacting you is really a representative of Jordan Credit Union, always play it safe. If you've received a suspicious email, text message, or direct message, do not respond immediately and do not click on any hyperlinks.

If you are on a suspicious phone call or have clicked a questionable link, do not provide any information.

Instead, call Jordan Credit Union at **(801) 566-4195** and speak to a representative with any questions or concerns you have.

EQUAL HOUSING LENDER

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 21, 2025@ 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.

No Payments for 90 Days*

HAPPY DRIVING STARTS HERE

*This offer is subject to eligibility, terms, and conditions. This offer is available only for auto loans over $10,000 financed through Jordan Credit Union and requires a minimum FICO score of 660. The promotion is valid only at the time of loan signing, and all loans are subject to credit approval (OAC). Interest will begin accruing at the time the loan is disbursed and will be included in the monthly loan payments once they begin. Membership with Jordan Credit Union is required.

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 12/31/25. Other restrictions may apply. see jordan-cu.org/holiday-loans for more details.

Holiday Financial Tips:

The holiday season is a time for joy, celebration, and togetherness. With a little planning, you can enjoy the season to the fullest without financial stress. Here are some of the best tips to help you save and stay on track this year:

1. SET A HOLIDAY BUDGET

Decide on your total holiday spending limit, including gifts, food, travel, decorations, and events. Break it into categories so you know exactly how much you want to spend in each area and can avoid overspending.

2. START SAVING EARLY

Automate your savings by setting aside a portion of each paycheck into a separate holiday account. Consider using a high-yield savings account to maximize your earnings while you prepare for seasonal expenses.

3. MAKE A GIFT LIST AND STICK TO IT

Write down all your gift recipients and set a spending limit for each person. Prioritize thoughtful, meaningful gifts rather than stretching your budget too thin.

4. SHOP SALES AND USE DISCOUNTS

Take advantage of early holiday sales and promotions like Black Friday and Cyber Monday. Use your Platinum+ Card to maximize rewards so you can earn while you shop.

5. GET CREATIVE WITH DIY GIFTS & DECOR

Handmade or personalized gifts often carry more meaning than store-bought items and can save you money. Crafting your own decorations can add a festive, personal touch to your home without high costs.

6. CUT BACK ON NON-ESSENTIAL EXPENSES

Plan travel in advance to secure better prices, or consider celebrating closer to home to reduce costs. If you are hosting, try a potluck-style gathering to share the cost of food and drinks with family and friends.

7. KEEP TRACK OF YOUR SPENDING

Use your Jordan Credit Union mobile app to monitor purchases and stay within your set budget. Tracking in real time helps you adjust quickly if you go over in one area.

With a little planning and smart spending, you can enjoy the holidays with less stress and more joy. A thoughtful approach now will help you welcome the new year with confidence and financial peace of mind.

SAVE THE DATE
UPCOMING SEMINARS

October 23 @ 6PM
1750 W. 11400 S. #200
South Jordan, UT 84095

November 20 @ 6PM
1750 W. 11400 S. #200
South Jordan, UT 84095

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

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Located at JORDAN CREDIT UNION