



Prepaid cards are perfect for **EVERYTHING**

- | | |
|---------------|--------------|
| BIRTHDAYS | THANK YOU |
| ANNIVERSARIES | CONGRATS |
| WEDDINGS | JUST BECAUSE |
| MOTHERS DAY | I'M SORRY |
| FATHERS DAY | GRADUATION |
| SPA DAY | COLLEGE |

ONLY ? DAYS
'TIL CHRISTMAS!

WHAT **MEMBERS** ARE SAYING ABOUT **US...**

“ You can walk in with a frown but leave with a smile, thanks to the friendly fun personalities. ”

-Richard S.
member since 2003

ARE ALL YOUR BANKING RELATIONSHIPS WITH US?

Yes? You are one smart cookie and love saving money. We are proud of you and thank you for your business!
No? Oh no, you could be missing the best interest rates on savings, CD's and loans in the metro, along with losing out on the convenience of one-stop-banking.

Our **FREE** checking doesn't have strings attached like other places. It's just **FREE**. Our debit card is also **FREE**. JCU members enjoy some of the lowest fees and charges in Des Moines. How do we know this? We found other financial institutions have 42-page fee schedules (front and back...eek!). That is a lot of hidden charges. Our fee schedule fits on **one side of one page**. SIMPLE. EASY. MEMBER FRIENDLY.

Is your vehicle loan or credit card account someplace else? Sadly, you are probably paying more in interest and fees than you would if you had them with us. Our vehicle, RV, ATV and motorcycle loan rates enable people to manage their debt better and pay off their loans sooner. This also applies to our **FIXED RATE** credit cards. Having a fixed rate card lets you to plan how payments will affect your budget, decreasing the likelihood of overdrawing your checking account. All of this means more \$\$\$ in your pocket. **REFINANCE THEM TODAY.**

Can you believe that some banks charge for a teller to help you? We think that is ridiculous! At JCU, there's no charge for our extraordinary member service, whether it is in person, on the phone or online. We are here for you, because... well... you're awesome and you own the place.

If ever there was proof that having all your eggs in one basket can be a wonderful thing, having all your banking relationships with **Journey Credit Union is it!**

NOTICE OF CHANGE IN FEES (EFFECTIVE 12/01/2019)

The following is a summary of changes being made to the Credit Union's fee schedule.

SMALL DOLLAR LOAN APPLICATION FEE: \$20.00

Applied to unsecured loans of \$1,200.00 or less.

INACTIVE ACCOUNT FEE: \$5.00/month after 1 year and account balance under \$250.00

RETURNED DEPOSIT ITEM: \$7.00/item

STATEMENT COPY: \$5.00/copy

REPLACEMENT ATM/DEBIT CARD: \$7.00/card

LOST/STOLEN CASHIER'S CHECK STOP PAYMENT FEE: \$15.00/request

grand
reopening

OPEN HOUSE

FRIDAY, OCT 18TH 2019

FOOD—PRIZES—FUN



The perfect pairing for a night out.

FIXED RATE	APR as low as 9.90%*	No Annual Fee	\$3 Balance Transfer Fee
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APPLY TODAY www.journeycu.org/APPCENTER

LIMITED TIME ONLY...

RATES AS LOW AS

3.29%
APR*



CONTACT US

WWW.JOURNEYCU.ORG

Mail: PO BOX 1496 DES MOINES IA 50305

Visit: 1400 2nd Ave Des Moines IA 50314
2930 se 14th St Des Moines IA 50320

Call: 515-243-8735 or 515-282-3606

e-Mail: askus@journeycu.org

Federally insured by NCUA.

HOLIDAY CLOSINGS:

COLUMBUS DAY: MONDAY, OCTOBER 14TH, 2019

VETERANS DAY: MONDAY, NOVEMBER 11TH, 2019

THANKSGIVING: THURSDAY, NOVEMBER 28TH, 2019

CHRISTMAS EVE (CLOSE @ NOON): TUES, DEC. 24TH, 2019

CHRISTMAS DAY: WEDNESDAY, DECEMBER 25TH, 2019

NEW YEARS EVE (CLOSE @ 3:00PM): TUES, DEC. 31ST, 2019

NEW YEARS DAY: WEDNESDAY, JANUARY 1ST, 2019

*APR=annual percentage yield. Limited time offer. Restrictions apply. See CU for details.