

Looking for your debit card?
(it's lost, but not lost—lost.)
Put a **temporary block** on it.

Need to add a travel notice?

Want suspicious transaction alerts?

Do all this and more...

Download the **SHAZAM BOLT\$** app

IRA's

(Individual Retirement Accounts)

Unfortunately, when you stop working, they stop paying you.

IRA's are a great way to keep money rolling in after you retire from the daily grind.

Contributing to an IRA is **easy** and usually has tax benefits.

The best time to open an IRA is when you turn 18 and have a part-time job.

The worst time is... never. It is always a good time to invest in an IRA.

Time is the best friend of any IRA. The longer the money is in the account, the more money there will be in the end.

Make your golden years more.... **GOLDEN**.

Contribute to an IRA now!

Your future self will love you for it.

HOLIDAY CLOSINGS

Martin Luther King Jr. Day:
Monday, January 20, 2020

President's Day:
Monday, February 17, 2020

JOURNEYTM
CREDIT UNION

money matters
winter 2020

LIFE HAPPENS

BE READY FOR YOUR NEXT MILESTONE

GRADUATING?

Our **CONNECTED** account is for young people to easily manage money.

It's all there via our MOBILE APP.

See your balance, move money or pay a friend all while waiting in line to order a latte grande.

Need a new ride? **CONNECTED** can help you get approved for your very first car loan.

WEDDING PLANNING?

Our **LOW** interest rate personal loans will cover your expenses. Your dream dress and tropical honeymoon becomes reality when you pay for them over time on an easy payment plan...

...leaving more time to enjoy choosing your colors and tasting cake samples.

HOME BUYING?

YES, we have mortgages!

First time home buyer or last time home buyer, we hand you the keys to your castle.

Purchasing a home is exciting. Our mortgage lender makes the process simple and easy.

BREAKING UP IS EASY TO DO

NOW IS THE TIME TO BREAK UP WITH YOUR BANK.

YOU DESERVE SOOO MUCH BETTER.

KICK HIGH FEES AND BAD RATES TO THE CURB.

TRUST US... IT'S NOT YOU. IT'S THEM!

THEY ARE JUST USING YOU... FOR YOUR MONEY :(

SWITCHING IS EASY!

WWW.JOURNEYCU.ORG

Switch everything to Journey Credit Union

Pros:

I'm appreciated
they have my back
ownership
supportive
helping hand
great rates
money goals
financial independence
A friend answers when I call.

EASY
SIMPLE

Cons:

*Good -bye...
bank.
I found someplace
much better.*



We're your **KEY** to
HOME OWNERSHIP.

BUY or REFI

NOW is the time.

Be pre-approved today

www.journeycu.org

