

## 2021 JCU Annual Meeting

Tuesday, August 24th, 2021

We celebrated 67 years of service to members at the ARL. The 2021 Board of Directors was elected and our CEO presented service awards to three of our experienced staff members.

Snacks were served and Journey Credit Union gifts were given to all that attended. The Board reported that even through a pandemic, the credit union continued to grow, be financially strong, and help members with their financial needs.

### 5 Confusing Things About Your Credit Report

- 1. Why are there SO MANY student loans listed?** When student loans are listed, they are often broken up into individual loans for each semester you took out a loan. Check to make sure they are all yours. However, don't be surprised if you see many accounts from the same provider.
- 2. I must be a victim of ID theft because someone else's name is on my report.** When credit reporting companies compile information, their computer systems gather all financial info that is being reported for you. They may accidentally confuse you with someone having a similar name or other identifying information. This can result in someone else's information being included on your report. To have these removed, dispute the info at the website of the bureau listing the information. You can access the website for the individual bureaus by adding ".com" to the name of the credit reporting agency.
- 3. I paid that collection account, it shouldn't be on my report.** Collection agencies aren't required to remove an account once it's paid. They are required to list the account as paid or satisfied. All accounts (not just collections) will remain on your credit report for seven years from when the account first went to collections or the account shows paid.
- 4. My credit score is different everywhere I look.** Most credit scores weigh: payment history, utilization rate, length of credit history, number of new inquiries and variety of credit products. Most lenders report to some or all of the 3 bureaus. However, they aren't required to do so. Additionally, they aren't all updating at the same time. Therefore, your scores may vary from bureau to bureau. The most accurate scores are from the 3 credit bureaus (Equifax, Experian, TransUnion) versus other credit outlets.
- 5. All these inquiries account against my score.** When someone other than you looks at your credit report, it results in an inquiry. The only inquiries factored into your score have happened in the past year. Inquiries give other lenders an idea of where potential credit has been given that hasn't been open long enough to report to the bureau. It also gives the accountholder an indication of who is pulling credit. Credit cannot be pulled without permission of the accountholder.

**It's important to access your official credit reports once a year. Go to [annualcreditreport.com](http://annualcreditreport.com) to get your free credit reports.**



2021 JCU Board of Directors



### Service Excellence Awards



Allison — 5 years

Kody — 5 years

Michelle — 15 years

**OMG!**  
MY GAS WAS  
**FREE!**



Our members couldn't be happier with Journey Credit Union giving them GAS! Gas... as in fuel...

During the months of August and September, members cashed in on stellar rates, fell in love with a new-to-them vehicle, and got FREE GAS to cruise the open road.

Vehicle loan rates are extremely low. If you are paying more than 1.99% APR on your auto loan some place else, it's time for you to give us a call/email/fax/live chat/text/telegraph/morse code/smoke signal. No matter how you reach out to us, you'll be happy you did!

We've saved members thousands of dollars in interest and payments. Why not cash in on these savings yourself?

Apply online at [journeycu.org](http://journeycu.org) today!

## MORTGAGE RATES haven't been LOWER!

Save thousands in interest on your home purchase or refinance.

*Questions?*

Email our mortgage expert, Sonia, at: [sonial@premierla.org](mailto:sonial@premierla.org)

### HOLIDAY CLOSINGS:

- COLUMBUS DAY:** Mon, Oct. 11<sup>th</sup> 2021
- VETERANS DAY:** Thurs, Nov. 11<sup>th</sup> 2021
- THANKSGIVING DAY:** Thurs, Nov. 25<sup>th</sup> 2021
- CHRISTMAS HOLIDAY:** Fri, Dec. 24<sup>th</sup>, 2021  
Sat, Dec. 25<sup>th</sup>, 2021
- NEW YEARS HOLIDAY:** Fri, Dec, 31<sup>st</sup>, 2021  
Sat, Jan. 1<sup>st</sup>, 2022

*We've heard*

**PUMPKIN SPICE**  
makes everything  
**NICE**

*(Well... maybe not Pumpkin Spice SPAM® ... but everything else.)*



*Introducing Pumpkin Spice...*

**VEHICLE LOANS** as low as **1.99%**  
**RV LOANS** as low as **3.19%**

All rates shown as APR (annual percentage rate). OAC. Subject to change. Some restrictions may apply. See CU for details.

*Giving members something to talk about...*



**Audrey Bohn** recommends  
**Journey Credit Union.**

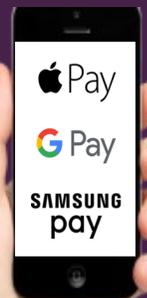
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I won't go into details but two specific employees have helped me tremendously in just the past week. Big shout out to Kaylee (hope I spelled that right), and Amber. Ladies you rock!! Seriously cried after getting off the phone with Amber today, thank you thank you thank you!!

**JOURNEY**  
CREDIT UNION

**DIGITAL WALLET IS  
EASY—SAFE—SECURE.**

*Try it...  
You'll like it!*



**24/7**  
**CONTACTLESS**  
*account access*  
via  
**JCU REMOTE BANKING**



Online Banking



Mobile APP



ATM



Voice Banking