



MAKING CENTS BLOG

October 2023

THE BENEFITS OF ONLINE AND MOBILE BANKING: MANAGING YOUR FINANCES ANYTIME, ANYWHERE

Set up Account Alerts Today and Stay on Top of Your Finances!



WHY ONLINE BANKING?

**SET UP
JCU ACCOUNT
ALERTS**

DOWNLOAD OUR APPS TO MONITOR
YOUR FINANCES!

- Easy To Use, Anywhere, Anytime
- Protected Finances
- Personalized Experience
- 24 Hour Monitoring

DOWNLOAD TODAY

Call To Find Out More
515.243.8735
515.282.3606

VISIT OUR WEBSITE
Journeycu.org/services/fraud-monitoring

In today's fast-paced world, technology has revolutionized the way we handle our finances. Online and mobile banking have become indispensable tools for managing money conveniently and efficiently. With a few taps on your smartphone or clicks on your computer, you can access your accounts, make transactions, and monitor your finances at any time, from anywhere. In this blog post, we will explore the numerous advantages of online and mobile banking, with a special focus on how Journey Credit Union (JCU) goes above and beyond to provide members with unparalleled convenience and security.



JCU ACCOUNT ALERTS:

Set up account alerts through our online and mobile banking, whether online or using our Journey Credit Union app. With these alerts, you can stay informed about all your account activity, ensuring you never miss a beat.

JOURNEY CU CARD CONTROLS:

For MasterCard credit card holders, our Journey CU Card Controls app is a must-have. Download it today to monitor your credit card activity and receive notifications regarding credit card use. With this app, you can:

- Set up alerts for international purchases.
- Define spend limits.
- Control where your money can be spent (e.g., Entertainment, Travel, Gas station, and more categories).
- View your latest transactions.
- Track your spending effortlessly.

BRELLA DEBIT CARD APP:

Specifically designed for JCU debit card holders, the Brella app is a game-changer. Cardholders can access balance information on their smartphones, tablets, and home computers. Brella users can pause their cards with the transaction control feature and use GPS technology to locate nearby ATMs. This high-tech early-warning system immediately sends alerts on potentially fraudulent activity, including:

- Purchases exceeding cardholder-defined thresholds.
- Card-not-present debit transactions via phone, internet, or mail.
- Suspicious or high-risk transactions.



24/7 ACCOUNT ACCESS:

One of the most significant benefits of online and mobile banking is the ability to access your accounts 24/7. You are no longer limited by open hours or branch locations. Whether it's early in the morning or late at night, you can log in to your account to check balances, view transaction history, and track your financial progress.

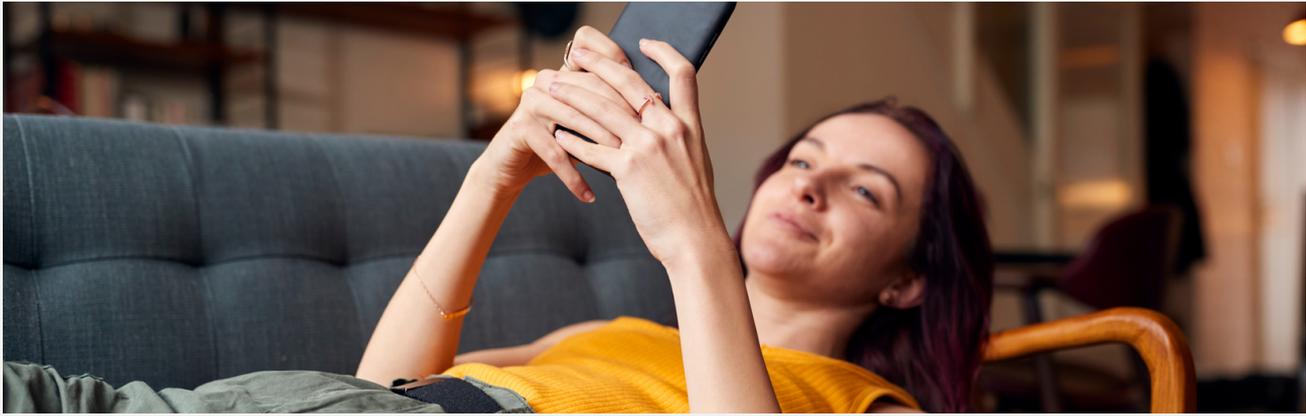
CONVENIENT BILL PAYMENTS:

With online and mobile banking, paying bills has never been easier. You can set up one-time or recurring payments for utilities, credit cards, rent, and more, directly from your account. Say goodbye to writing checks or visiting payment centers - managing your bills is now just a few clicks away.

INSTANT TRANSFERS AND DEPOSITS:

JCU's online and mobile banking facilitate swift and secure money transfers between your accounts or to other individuals. Transferring funds to a family member, a friend, or even between your savings and checking accounts can be done instantly, making managing your cash flow more seamless.





ENHANCED SECURITY MEASURES:

Our online and mobile banking platforms are equipped with top-notch security features, including multi-factor authentication, biometric login, and real-time fraud alerts. Your financial information is safeguarded from unauthorized access, providing you with peace of mind.

BUDGETING TOOLS AND INSIGHTS:

JCU's online and mobile banking apps offer robust budgeting tools and financial insights. Easily categorize expenses, set spending limits, and receive budget threshold notifications, enabling you to stay on top of your finances. We also provide access to Mint.com, allowing members to consolidate spending, balances, budgets, and credit scores in one place. Plus, members can download account history to QuickBooks for seamless invoicing, bill management, inventory handling, project profitability tracking, and financial reporting.

PAPERLESS STATEMENTS:

Opting for paperless statements through JCU's online banking reduces paper waste and clutter. You can access your account statements digitally, archive them securely, and easily retrieve them when needed.

MOBILE CHECK DEPOSITS:

Gone are the days of rushing to the credit union to deposit a paper check. With JCU's mobile banking, you can simply snap a photo of the check and deposit it directly into your account using your smartphone. This feature saves time and ensures your funds are available more quickly.



ONLINE BANKING MADE EASY:

Online and mobile banking have revolutionized the way we manage our finances, offering unparalleled convenience and flexibility. With 24/7 account access, easy bill payments, instant transfers, and robust security measures, these banking tools empower you to take control of your financial life. Moreover, Journey Credit Union's additional offerings, such as JCU Account Alerts, the Brella app, and Journey CU Card Controls, elevate your financial management to a whole new level. Embrace the benefits of online and mobile banking with Journey Credit Union, and experience a more efficient and accessible way to manage your money anytime, anywhere.