



# BUDGET BUDDIES



## Did you know???

Budget is no longer a 4-letter word (Ok... we know that it's never been a 4-letter word but many members feel like it is.)

JCU Mobile App and the Mint budgeting tool are a powerful pair. Manage your credit union accounts and learn an easy and fun way to implement a budget.

By linking Mint to your JCU accounts, you can set and track saving goals, receive real time feedback on your spending habits and set alerts to help secure your account from fraud. JCU and Mint can make budgeting a better experience. [Learn more at journeycu.org](http://journeycu.org). Click on the **ONLINE BANKING** link.

## NEW CREDIT CARDS ARRIVING end of OCTOBER!

We've upgraded our MasterCard Credit Cards! Current cardholders will receive the new cards near the end of October 2022.

Be on the look out for them because they will arrive in a plain white envelope without any distinguishing information.

JCU Credit Card users will need to activate their new card. Once the new credit card is activated, the old credit card will not be usable.

The new credit card will have an updated design and added features. Our favorite new feature is access to your real time transactions via JCU Mobile App and JCU Online Banking.

Instructions on how to access real time credit card information will be emailed to cardholders once the new cards have been mailed to members.

Cardholders will still benefit from their same LOW FIXED interest rates as before.

Not currently a JCU Credit Card user? Start enjoying our LOW FIXED rates, NO ANNUAL fees, and other benefits today. [Apply at: journeycu.org](http://journeycu.org).



## SCAM ALERT!

In the recent months, scammers seemed to have increased their efforts to steal your hard earned money. Please review these tips to help protect yourself and your account.

**NEVER** provide your account info, personal info, debit card or credit card information in response to an unexpected email, text, or call. **Do not** send money in response to an unexpected paper check, call, email, or text.

Companies like Amazon, Target, Netflix, or Walmart **will not** email, text, or call you about purchases on your account.

Credit Unions and banks will not email, text, or call you asking for your username or passwords. They will not ask you to give them personal information or card numbers via phone, email, or text.

Our staff is trained to recognize the tell tail signs of scams. **If you receive any unexpected communication asking you to share info or send money please contact us FIRST.** We're here to help keep your account and money safe!

**REMEMBER:** If it seems to go to be true or seems like a scam... it probably is. Trust your instincts.

## HOLIDAY CLOSINGS

<b>COLUMBUS DAY:</b>	Mon, Oct. 10 <sup>th</sup> 2022
<b>VETERANS DAY:</b>	Fri, Nov. 11 <sup>th</sup> 2022
<b>THANKSGIVING DAY:</b>	Thurs, Nov. 24 <sup>th</sup> 2022
<b>CHRISTMAS HOLIDAY:</b>	Sat, Dec. 24 <sup>th</sup> , 2022 Mon, Dec. 26 <sup>th</sup> , 2022
<b>NEW YEARS HOLIDAY:</b>	Sat, Dec, 31 <sup>st</sup> , 2022 Mon, Jan, 2 <sup>nd</sup> , 2023

# SECURITY TIPS to PROTECT YOUR ACCOUNT

## FOR ONLINE BANKING

- Keep your antivirus software updated.
- Monitor your accounts for suspicious activity.
- Access your Online Banking directly through *journeycu.org* and login from there.
- Have unique passwords for every login that are impossible for others to guess.
- Choose answers to security questions that are easy for you to remember but hard for others to guess.
- Use your own PC, not those in public areas. Even on your own PC, log out and close your browser after use.
- Use Multi Factor Authentication whenever available.
- Never click on links, open attachments or respond to unexpected emails. If in doubt contact us first.
- Clear your cache and cookies.

## FOR MOBILE APP BANKING

- Lock your mobile device when not in use.
- Do not open or click on texts from unknown numbers.
- Block any number sending unsolicited texts.
- Log out of the mobile app after every time it's accessed.
- Do not disclose your financial information, social security number or birth date in text messaging, phone calls, or e-mails. None of these methods are secure.

## FOR YOUR DEBIT/CREDIT CARD

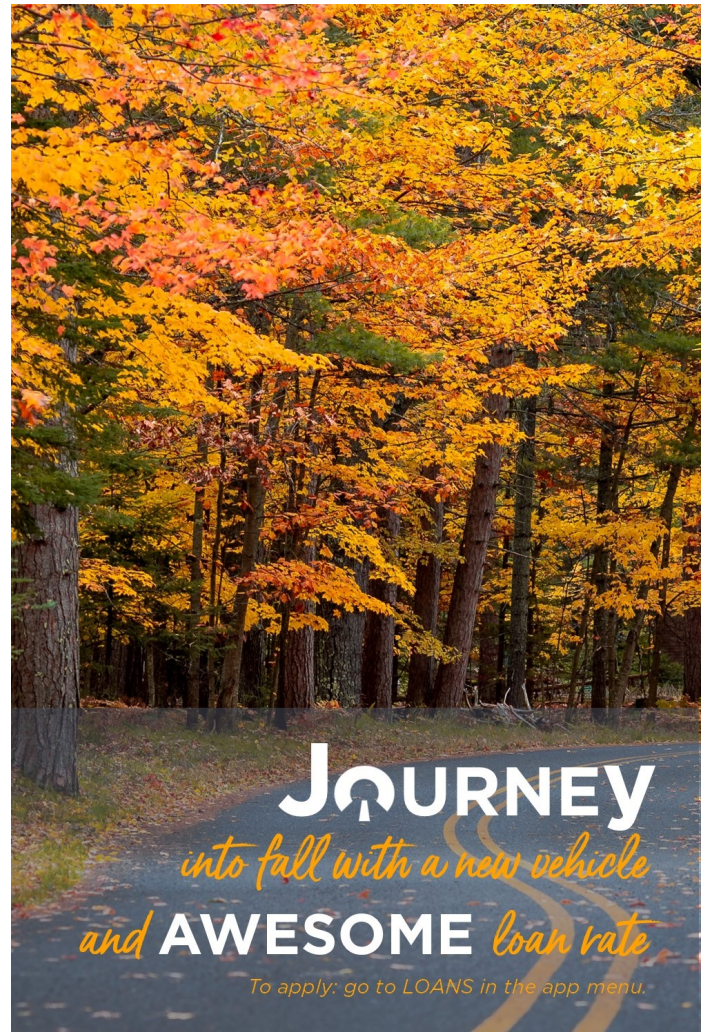
- Use tap-to-pay/digital wallet when possible.
- Cover your hand when entering your PIN.
- Inspect any device for skimmers before inserting your card.
- Be aware of your surroundings.
- Only use an ATM in a well lit area.
- Keep your card(s) in an anti-RFID sleeve.  
*(available at JCU for no cost)*

### Personal Finance Term: AMORTIZATION SCHEDULE

**Definition:** The listing of payments during the term of a loan showing the portion of the payment that goes toward the principal, the portion that goes toward the interest, and the resulting balance after each payment has been applied.

Christmas is only **3** months away.

Are you putting something into savings out of each paycheck to help with holiday costs? If not, now is a great time to start.

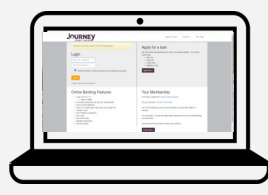


### FINANCIAL TIDBIT:

Financial literacy is not a side effect of wealth. Wealth is a side effect of financial literacy.

If a person has difficulty managing \$1,000 then they'll have difficulty managing \$100,000. This is why many lottery winners end up broke.

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



Online Banking



Mobile APP



ATM



Voice Banking