



**SAVE**  
*the*  
**DATE!**

## ELECTRONICS RECYCLING *and* SHREDDING EVENT

Saturday, May 7th, 2022  
9am—NOON

800—9th Street—Des Moines IA

JCU is sponsoring a SHRED DAY with our friends at Premier Credit Union.

### What can you RECYCLE??

- Computers and peripherals like mice, keyboards, software, printers, disk drives, copiers and scanners
- Networking equipment like modems and wireless routers
- Audio/visual equipment like satellite boxes, VCRs, DVD/BD players, TVs\*, fax machines and telephones
- Cables, wires(including Christmas lights), and misc. electronic equipment

### What can you SHRED?

- ALL PAPER

### What is NOT ACCEPTED?

- CRT/tube TVs
- Broken LCD Displays
- Plasma Displays
- Console & Projection Displays
- Cardboard & Cardboard Boxes



## THE GREAT OUTDOORS NEVER CLOSE

*We help get you there!*

**RV-Boat-ATV**  
purchase *or* refinance

**NO PAYMENT FOR 45 DAYS**

AS  
LOW  
AS **2.99** %  
APR\*

\*APR=annual percentage rate. OAC. Rates subject to change. Restrictions may apply.

## >>> *Financial Literacy Corner*

### A SMALL WEDDING CAN MEAN A BIG DOWN PAYMENT

The average wedding costs about \$20,000, which is about equal to a 10% down payment on the purchase of a home.

While both events are important investments in a person's life. The long term benefits of allocating more money to the purchase of a home is typically a better financial decision.

Additionally, any money put toward the down payment saves hundreds in interest, lowers your payment, shortens the total number of payments and the time needed to pay PMI on the loan.



**DREAM IT  
RIDE IT**  
*for as low as*  
**3.75** % APR\*

\*APR: ANNUAL PERCENTAGE RATE. APPROVED CREDIT. RATES SUBJECT TO CHANGES. BEST RATE TO APPLY. SEE CREDIT UNION FOR DETAILS.

Apply today at: [journeycu.org](http://journeycu.org) or call 515-243-3530



**ADVENTURELAND**

**DISCOUNT  
TICKETS  
AVAILABLE  
SOON**

DREAMING of HOME OWNERSHIP?  
We help make your dream a reality.  
**Let's talk!**

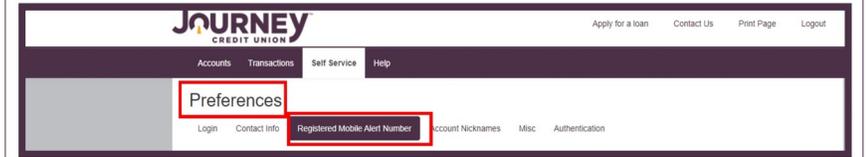


Secondary Market Programs  
In-house Programs  
10-15-20-30 year terms  
Fixed Rates



**JOURNEY CREDIT UNION TEXT BANKING**

Once enrolled in online banking, members can text the following commands to 515-219-8410 to receive instant account info. Just one more way we make access to your money quick and easy. To start, register your mobile number in online banking as shown below.



TEXT BANKING COMMANDS	
MENU	See all text banking commands
BAL	Get balances
ACCT	List of eligible accounts
HIST	Get transaction history
TRAN	Transfer money between accounts
CARDS	List of eligible credit cards
PAYCC	Pay credit card
LOAN	Link to loan application page

**HOLIDAY CLOSINGS:** **MEMORIAL DAY:** Monday, May 30<sup>th</sup>, 2022  
**INDEPENDENCE DAY:** Monday, July 4<sup>th</sup> 2022

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

➔

 Online Banking

 Mobile APP

 ATM

 515.452.0142  
Voice Banking