

## Centsible *Savings* Save the Cents, Watch Them Grow!



With our Centsible Savings program, every purchase with your JCU debit card helps you save! Your spare change is automatically rounded up and deposited into the JCU savings account of your choice. It's the easiest way to build your savings—no extra effort needed!

### REFER A FRIEND TO JCU AND EARN \$40!

#### How do I refer a friend?

1. Invite them to become a member at JCU!

#### What my friends need to do:

1. Swing by one of our branches to *set up a savings & checking account.*
2. Write your name as the referral when signing up.
3. Deposit **\$25** into checking and **\$25** into savings.
4. Make a purchase of at least **\$15.**

#### What's in it for me?

1. After **45 days** of an Active Account (reviewed by a JCU employee) you will **receive a deposit of \$40 dollars** for referring your friend!

Promotion Period:  
January 1 - March 31, 2025

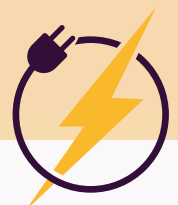


\*Disclaimer - checking account applications go through a qualification process - Up to 5 referrals per member



### New EV Chargers at our Branch Location!

Need to charge your car? Visit our SE 14th Street Branch, where you can use our new EV chargers. We're here to assist you with any account inquiries, and you can enjoy a coffee while you wait!



## 2025 Annual Meeting Notice

- **What:** Our 71st Annual Meeting
- **When:** Tuesday, May 6, 2025 at 6:00 pm
- **Where:** ARL - 5452 NE 22nd St DSM 50313



## Call for Board of Directors

As a member-owner of Journey Credit Union, you can influence decisions by running for our volunteer Board of Directors, which sets policies and oversees operations. For further information, contact the 2nd Avenue office at **515.243.8735** or visit in person.

### Key Dates:

- Application Deadline: **March 31, 2025**
- Board Election: **May 6, 2025 Annual Meeting**

## IOWA CREDIT UNION FOUNDATION SCHOLARSHIP

Don't miss out on the **Warren A. Morrow Memorial Scholarship!** High school seniors and post-secondary students can apply for a chance to *win up to \$3,000*. Applications are open now and *close on February 7th—apply today!*



## Des Moines Winter Activities

Don't let the cold stop you—discover exciting ways to enjoy the season!



- **Ice skating at Brenton skating plaza**
- Enjoy skiing, snowboarding, and tubing at **Seven Oaks Recreation**, north of the city.
- **Cheer for local teams like the Iowa Wild (hockey) or Drake Bulldogs (basketball)** during their winter games
- **Warm up with gourmet hot chocolate** from spots like **Chocolaterie Stam** or **La Mie Bakery** in the East Village

## New Year, New Features

A new JCU App and Online Banking platform is currently being developed—stay tuned for its launch in 2025!



### HOLIDAY CLOSINGS

**Martin Luther King Jr. Day:**  
Monday, Jan. 20th  
2025

**Presidents' Day:**  
Monday, Feb. 17th  
2025

