



## Welcome to Journey Federal Credit Union!

We're thrilled to have you join us as we embark on our exciting Journey Forward. At Journey Federal Credit Union, we're more than just another bank. We're a cooperative community where we thrive and succeed together. Unlike traditional banks, we don't aim to profit from our customers or provide returns to Wall Street. Our primary mission is to provide you with personalized, exceptional service while positively impacting our communities. We're constantly working to modernize our entire operation to make banking enjoyable and easy again, and different than anything you've experienced before.

At Journey Federal Credit Union, we're more than just financial services. We're a community of like-minded people sharing a common goal: *helping each other achieve financial success*. You're not just a number to us. You're a person with unique goals and dreams, and we're here to help you achieve them. Whether you prefer in-person, phone, or online banking, our staff is ready to assist you with all your banking needs. As our member, your satisfaction is our top priority, and we'll go above and beyond to ensure you have the best possible experience.

We're excited to offer all our new members one of four promotional items as a token of our appreciation for joining us on our Journey Forward. Choose from options that will help you save more, earn more, learn more, or do more. To learn more about these options and get started, please visit [www.journeyfcu.org/join](http://www.journeyfcu.org/join).

But that's just the beginning. Our commitment to providing exceptional service to our members and being a positive force in our communities goes far beyond just this initial offer. We believe that by working together, we can achieve more. We offer the same, if not better, services at better prices with a more personalized touch than traditional banks. We take pride in being different, and we're sure you will too.

Once again, welcome to Journey Federal Credit Union and our cooperative community. Let's thrive and succeed together. Thank you for choosing us as your financial partner. We look forward to serving you for many years to come!

Sincerely,

Jeffrey Kusler  
CEO, Journey Federal Credit Union