



Harmony

FEDERAL CREDIT UNION

In Tune With You

In Case You Missed It...

We have exciting news to share with you!

Junction Bell FCU was chartered on April 30, 1940 to serve Mountain States Telephone and Telegraph Company employees and their families. We started with just 12 charter members and deposits totaling \$60.00. As time went on we added several small employee groups to our membership field.

Now, over 75 years later, our field of membership has changed. Today we can serve anyone who lives, works, worships or attends school in Mesa County, as well as businesses and other legal entities. This change allows us to offer our personalized service to all of your

friends and neighbors in Mesa County. Be sure to send them our way!

Our second bit of news comes as a direct result of our membership changes. We are excited to announce that our Board of Directors has made the decision to change the name of the credit union to Harmony Federal Credit Union effective January 1, 2018. This name change is not intended to forget our proud roots as a telephone employee credit union; it is instead intended to bring to the forefront our ability to work in harmony with all of our Mesa County neighbors.

You can expect to see both names

in use for a while as we make the transition to Harmony FCU. Your savings and loans will not be affected by this change and your debit cards, credit cards and checks with the Junction Bell name can still be used until new orders are placed or cards expire and new ones are issued. Your new cards will also be issued with the chip security feature. Rest assured that you will still be greeted by the same friendly staff members when you come in to see us.

If you have any questions about our name change please don't hesitate to ask. Thank you for your loyal membership in JBFCU and welcome to Harmony Federal Credit Union!

Office Closures & Dates to Remember

January 15—Martin Luther King Jr Day

February 19—Presidents Day

April 27—Wizard of Oz Annual Meeting

May—8th Annual May Spring Clean Up

May 28—Memorial Day

July 4—Independence Day

2018 Annual Meeting

Mark your calendars and **SAVE THE DATE** for our 2018 Annual Meeting on **Friday, April 27th** from 5:30pm until 8:00pm.

This year our annual meeting theme will be the Wizard of Oz and will be held at **CMU Center Ballroom**.

Come dressed as your favorite Wizard of Oz character (optional) and join us for a fun filled night of activities and entertain-

ment for the entire family!

Tickets will go on sale **Monday, March 12th**. The last day to purchase tickets will be **Friday, April 20th (no exceptions)**.

Attendees must present ticket upon entry.



Become a voice for the credit union!

We are looking for a credit union member to fill a position on the Board of Directors. This volunteer position only requires an evening of your time once per month. No previous experience required.

CUMoney® Everyday Spend & Visa Gift Cards

Fund It. Spend It. Benefit and save with our CUMONEY® prepaid debit card. Stay within your means while still living your dreams.

The Everyday Spend Prepaid debit card gives you everything you need from a standard debit card, but with more convenience and helpful features so you have more time for yourself.

⇒ **Safer** than cash

⇒ **Accepted everywhere** you see the Visa logo

⇒ **Convenient** CUMONEY® mobile app to access & manage your card from anywhere, 24/7.

We also offer CUMONEY® Visa Gift Cards. They're a wonderful way to say congratulations, happy birthday, thank you, or simply just because! From parties to special occasions, and even for holidays, CUMONEY® Gift Cards make the perfect present for any occasion.

Contact the credit union for more details and information!



Visa Balance Transfer



We offer Visa credit cards with a fixed rate of 9.9%* on all purchases, balance transfers, and cash advances.

When you transfer an existing balance to your credit union card between 1/1/2018 and 3/31/2018, you'll receive a promotional APR of 1.99% for 12 months**.

*subject to credit approval

**After the promotional time frame expires, remaining balances will migrate to standard APR applicable on your account. Contact the credit union for complete details.

8th Annual Spring Clean Up

Clean out those closets and gather your personal documents to be professionally shredded during our 8th Annual Spring Clean Up.

We will again offer auto loan rate specials for all new loans. Record Management Systems will provide secure shred bins for all your shredding needs.

Contact the credit union for more information or any questions you may have.



Indirect Auto Lending



Take advantage of our indirect lending program through Credit Union Direct Connect (CUDC) for your next vehicle purchase. It's a one stop shop convenience for our members with most dealerships participation.

Let the salesperson or finance staff know you want your credit union for your lender and they will take care of all the paperwork we need to service your loan. Keep in mind we are more than willing to take a look at matching your interest rate the dealer may present.

Contact your loan officer with any questions you may have about our indirect lending program!



Join our Christmas Club



It's never too soon to start saving for Christmas! Harmony FCU offers Christmas Club savings accounts to help you prepare for the holiday season. Christmas Club accounts can be opened with as little as \$25, pay dividends on a monthly basis with a slightly higher rate/yield as our regular savings.

On November 1st of each year those funds are automatically transferred into your share savings to send you on your way to BLACK FRIDAY!