

SAN JUAN MOUNTAINS

CREDIT UNION

MOBILE BANKING

5 reasons why you should make the switch

Turn your phone into your personal branch with Mobile Banking, our free online banking service. With Mobile Banking you can enjoy 24/7 banking anytime, anywhere with your phone. You can check account activity, view balances, transfer funds, schedule transfers and make loan payments.

ACCESSIBILITY

Banking on the go! Mobile banking makes it easier to access all of your accounts in an instant, anywhere you have internet access.

EASIER TO USE

Mobile banking is extremely easy to use. Setting up custom alerts help keep you up-to-date, while checking your accounts on the go can help you with purchase decisions.

SWITCHING TO BILL PAY

Bill Pay allows you to pay one-time bills or any recurring bill, such as your mortgage, auto loan, credit card or utilities, online - anytime. And it's FREE! Experience the security, convenience and benefits of our Bill Pay service.

AVOID THE FEES

Ever mistakenly overdrawn your account? The fees can really add up. With Mobile Banking it's easy to check your balance and receive alerts to notify you when your account drops below a certain level.

INCREASED SECURITY AWARENESS

It's easier and more timely to monitor transactions online. Plus, you can set up alert notifications for specific account activities. Having this type of access could help keep you on your toes and ready to act if fraudulent charges are ever made.

Mobile banking is simply another way to access your accounts keeping them safer. For more information, or to sign up, speak to a Member Service Representative today!



Save the Date!

You are cordially invited to attend San Juan Mountains Credit Union's Annual Meeting. The event is truly a great time for all members to come together. You are encouraged to come and meet the people who care for your finances behind the scenes, and learn about the credit union's plan for 2018 and the coming years.

WHEN: April 20, 2018

WHERE: The Elk's Lodge
1111 Hillcrest Dr.

TIME: Meeting starts at 5:30 p.m.

We look forward to seeing you there!

Scholarships Available

SJMCU Scholarship Program is designed to acknowledge graduating high school students in our community who will continue their education.

A college education is one of the most important investments a person can make in themselves, and SJMCU is dedicated to helping its members with that investment. Applications can be found on our website. Contact SJMCU for deadline information.

PRIVACY POLICY

San Juan Mountains Credit Union is owned by its members and run by a board of directors you elect. You can be confident that your financial privacy is a top priority of this credit union. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information. If you have any questions, please contact a member service representative at (970) 249-5319 or at 1102 South Cascade, Montrose, Colorado 81401.

We are committed to providing you with competitive products and services to meet your financial needs, which necessitates that we share information about you to complete your transactions and provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies that provide either service to us or additional financial products for you to consider.

Under these agreements, we may disclose all of the information we collect, as described below, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell other third parties the information we provide to them.

Information We Collect And Disclose About You:

- We collect the following nonpublic personal information about you from a variety of sources and may disclose all the information we collect to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements.
- From member and loan applications and other forms, we obtain information such as name, address, social security number and income.
- From your transactions with us or other companies that work closely with us to provide you with financial products and services, we obtain information such as your account balances, payment history, parties to transactions, and credit card usage.
- From consumer reporting agencies, we obtain information such as your creditworthiness and credit history.
- From verifications of information you provide on applications and other forms, we obtain information from current or past employers, other financial institutions and other sources listed on the application.

We may also disclose information we collect about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, and follow your instructions as you authorize, or protect the security of our financial needs.

If you terminate your membership with San Juan Mountains Credit Union we will not share information we have collected about you, except as permitted by law.

How We Protect Your Information:

We restrict access to nonpublic personal information about you to those employees who have a specific business purpose utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.

GROW YOUR MONEY THE EASY WAY!

Do your goals for 2018 involve making more money? At SJMCU we can help, with a Certificate of Deposit.

A Certificate of Deposit allows you to deposit a sum of money for a specific time period, and in return, you receive a fixed, competitive rate. Here are five reasons to choose a Certificate of Deposit.

1. HIGHER DIVIDEND EARNINGS

One of the main draws of a Certificate of Deposit is that they typically earn a higher rate than savings accounts, allowing you to grow your money quicker.

2. PREDICTABLE

Since a Certificate of Deposit has a fixed rate, the dividends you earn are steady. You know exactly how much money you'll earn each year.

3. SAFE

Like savings accounts, Certificates of Deposit are federally insured by the NCUA up to at least \$250,000 per person on the account.

4. VARIETY OF OPTIONS

There are a number of terms and rates to match your savings goals. We also offer Youth Certificates of Deposit to help your children save for the future.

5. EASY TO OPEN

It takes only a few minutes to open a new Certificate of Deposit. Simply visit our office and speak to a Member Service Representative today!

Credit Union Information

1102 South Cascade Avenue
Montrose, CO 81401
(970) 249-5319 or 1-800-301-5129
Fax (970) 249-1377

www.sjmcu.org

24/7 Audio Response Number:
866-489-5570



Branch Hours

Monday – Friday, 9:00 a.m.-5:00 p.m.

Drive Up Hours

Monday – Thursday, 8:30 a.m.-5:00 p.m.
Friday, 8:30 a.m.-6:00 p.m.
Saturday, 9:00 a.m.-12:00 p.m.

Holiday Closures

New Year's Day: January 1, 2018
Martin Luther King Day: January 15, 2018
President's Day: February 19, 2018