



Go Green, Get Green!

With Jovia's free Go Green Checking, we reward you for banking with us. It's simple. All you need to do is enroll in paperless statements, pay with your debit card throughout the month, and either use our Bill Pay service or make a mobile/direct deposit to earn a bonus interest rate on balances up to \$25,000.

We'll even give you up to \$20 in ATM rebates each month when you use non-Jovia ATMs.

It's easy to earn green with Go Green Checking.

Learn more at jovia.financial/checking

Must meet account requirements to earn bonus interest and ATM rebates.
Visit our website for complete details: jovia.financial/checking





Banking with Jovia is easy, convenient, and smart.

We're really happy that you've chosen us as the place to do your banking. Our promise to you is to help you save more, earn more, and lead the life you want with convenience and optimism. Whether you're on the go or on the couch, check out the tools and services we provide to help you manage your accounts on your schedule. That's why we call it banking on the bright side.

Online & Mobile Banking

Bank wherever and whenever you want. With free Online and Mobile Banking, it's easier than ever to keep up with your accounts. So, go ahead, deposit checks, transfer funds, pay bills, set account alerts, and more. Download the app today.

Budgeting Tools

Manage all your accounts (even those you have with other banks) in one place with MX Money Management. This unified view of your finances allows you to define spending and saving goals, set budgets, and create future financial aspirations.

Spend & Save with Stash My Cash

With Stash My Cash, every time you use your Jovia debit card, we'll round up your purchase to the nearest whole dollar and drop the spare change into your savings account. It's like a virtual change jar! Quickly save for holiday gifts, the college fund, someone special like kids or grandkids, or anything else.

Account Alerts

Keep tabs on your account deposits and withdrawals easily with account alerts. Set your alerts and thresholds to receive notifications by text or email.

Mobile Wallets

Jovia debit and credit cards work with Apple Pay®, Google Pay™, and Samsung Pay. Mobile wallets are simple to use and secure.

Shared Branch Network

Visit one of our many branches on Long Island, or a Credit Union Shared Service Center anywhere in the U.S.

55,000+ ATMs Worldwide

Get cash fee-free at any of our credit union ATMs or at thousands of Allpoint® ATMs worldwide.

Interactive Teller Machines (ITMs)

Our Interactive Teller Machines (ITMs) give you the option to do your banking with one of our friendly tellers or use it as an ATM. It's like FaceTime® for your finances.



To maximize your membership, visit us online at jovia.org/getstarted

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Borrow it from a neighbor.

Whether you have a need today or you are planning for tomorrow, Jovia is by your side every step of the way. Learn more inside.



Your future is
our future.

Let us help you achieve what's next.
Learn more inside.



If it's important
to you, it's
important
to us.

As your neighbor for over 80 years, we want to help Long Islanders, just like you, continue to realize their dreams of owning or improving a home, sending a child to college, consolidating debt, driving a new car, or getting help with life's unexpected expenses. That's why we have committed over one billion dollars to lend in our communities to help build a brighter tomorrow.

Home Equity Options

Home is where the heart is, but it's also a great source of cash. If your home's current appraised value is greater than the amount you owe on your mortgage, you can tap into that equity for anything from home improvements to college tuition. Whether you're looking for a line of credit, a fixed-rate loan, or a combination of both, we have flexible options so you can borrow on your terms.

Mortgages

Dreaming of a new home? We can help you make it happen. With a variety of mortgage options, including Fixed, Adjustable, and Jumbo Mortgages, we can match you with the perfect loan that fits your needs. Plus, we offer a no closing cost option!* With our quick and easy online application, you'll be able to apply for a mortgage in 15 minutes or less.

Credit Cards

A Jovia Credit Card can help you do the things you want to do by giving you flexibility and convenience with your personal finances. With our credit card options, you can take advantage of low interest rates if you carry a balance on your card, or, you can choose a rich rewards program to earn points as you spend to redeem for travel, merchandise, gift cards, or cash.†

Auto Loans

Looking for the perfect ride? We bring the joy back to car shopping with great rates that will get you in the driver's seat fast! As an added member benefit, Jovia Auto Loans also offer optional discounted loan protection, auto insurance, and extended warranty protection. Pair that with low monthly payments and flexible terms, all you'll have to do is pick out the playlist, turn the tunes up, and cruise!



Learn more at
jovia.org



Equal Opportunity Lender
We make loans without regard to race,
color, religion, sex or national origin.

NMLS # 543667



All loan types, rates, and terms are subject to credit approval. Residency restrictions may apply.

*Member is responsible for non-Jovia mortgage settlement costs.

†Points-to-cash option allows points to be used to make a Jovia Visa Signature Elite card payment or cash deposit into a Jovia account. \$25 minimum per conversion.



PO BOX 9003
Westbury NY,
11590-9003



**Better rates and lower fees.
That means you get to keep
more of your money and
watch it grow.**

That's what banking on
the bright side is all about.



**Get your savings
off the ground.**

Open for ways to
build your savings
and reach your goals!



Save more. Earn more. Worry less.



At Jovia, we know it's hard to save money, so when you manage to sock away a few dollars, you shouldn't have to pay someone else to hang onto it for you. After all, it's your money. So, whether you're just starting out, or you are looking for the best way to manage your nest egg, we are here to cheer you on and help you save! With Jovia at your side, we can make your hard-earned cash work hard for you. No matter what your savings goal is, we have an account to make saving easy.

Certificate of Deposit

Tired of riding the market? Get off the rollercoaster and grow your money safely in a Jovia Certificate account with a guaranteed high yield. Enjoy flexible terms from 3 months to 5 years, and automatic renewals, all with low minimum deposits.

IRAs

For life's big financial milestones, like retirement or education, it pays to plan ahead. Individual Retirement Accounts (IRAs) help you invest in the future by giving you real tax breaks.* Plus, Jovia IRAs have additional advantages, like no custodial or maintenance fees. Certain IRAs work better for different needs and in different situations, so talk to us to learn which IRA option is right for you.

Money Market

Want to be rewarded for growing your savings? With a Jovia Money Market, the more you save, the more you earn. It's that simple. As your balance increases, your rate goes up. Plus, you can transfer and withdraw from your Money Market account for free up to six times a month.

Youth Accounts

Teaching kids and teens about spending and saving money can make a big impact on their life. So, get them started early. That's why we have two great programs to help the children in your life build a strong financial future.

Special Purpose Account

Holiday gifts? Camp for the kids? Planning a trip? Life is full of all sorts of things that can cost a lot, but paying for them is easier when you plan ahead with Jovia's Special Purpose Savings account. Put money aside over time to pay for gifts, vacations, or that new pair of shoes — whatever the occasion is, you'll be ready to pay for it.



Learn more at
jovia.org



*Consult with your tax advisor regarding tax benefits and deductibility.



Make the most of your Jovia membership

We're so happy to have you as a member. As your credit union, we promise to help you save more, earn more, and lead the life you want with convenience and optimism. Here at Jovia, we're always looking to make things easier for you. That's what banking on the bright side is all about.

Whether you're looking for money management services in mobile banking, access to financial advice, or information about how to move your direct deposit, we want to make sure you take advantage of everything your Jovia membership offers.

[Get Started](#)

At Jovia, we are more than just a place to put your money.

Of course, we're always ready to provide you with the financial tools you need to succeed, but we have so much more to share! We offer helpful advice by hosting free seminars and events to educate and enlighten. We provide scholarships to eligible members in high school and college. And, for our teachers and educators, we offer grants to power their classrooms.

Check out our benefits beyond banking, and when you're ready see how you can share Jovia's credit union advantage with friends and family.

Gain the financial knowledge to live the life you want.



Looking for advice? Visit our life lessons blog because no matter where you are in life, we have an article to answer your financial questions.

[Learn more >](#)

Scholarships and Grants to help you succeed!



We offer scholarships for high school seniors and college students. Educators and school administrators, there's something for you, too.

[Learn more >](#)

The gift that keeps on giving.



Give the gift of credit union membership to friends and family! Refer friends and family to join Jovia and open a Go Green Checking account with a minimum of \$100. When you do, you'll each get \$50. Woo hoo!

[Learn more >](#)



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Now, let your money do the hard work.**

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