

It pays to bank on the bright side.

Jovia Financial Credit Union understands you like no big bank ever could. So, let us help you lead in life and achieve your goals. Whether you're just starting out or you're looking to buy a home, we are here to help you save more, earn more, and live the life you want.

That's why we call it banking on the bright side.

Find a home and make it bright.

Earn a \$250 Home Depot Gift Card when you purchase a new home with a mortgage from Jovia.¹

Apply online in 15 minutes or less

No closing cost options*

First-time homebuyer programs

Start them off saving!

Open any first-time youth account with \$100 and receive a \$25 Amazon Gift Card.²

Earn 1% APY on your entire ~~checking~~ **savings** balance

Two great programs that teach kids how to manage money through age-appropriate tools

The gift that keeps on giving.

Share the gift of Jovia with friends and family. When they join and open a Go Green Checking account with a minimum of \$100, you'll each get \$50.³

Share access to great credit union benefits like lower rates on loans, higher earnings on deposits, and free online and mobile banking services

Access cash fee-free at over 55,000 ATMs

Open
make

Offer available for new and existing Jovia members from October 1, 2020 through December 31, 2020. Membership eligibility requirements apply. Rates subject to change without notice. All offers can be withdrawn at any time and are subject to change without notice. Employees, volunteers, and affiliates of Jovia and their immediate families are not eligible. Jovia and its agencies assume no responsibility or liability for damages, losses or injury resulting from acceptance or use of any gift. Existing accounts prior to the promotional period do not qualify. APY=Annual Percentage Yield. 1. All loans are subject to credit approval. Refinances not eligible. Members will receive gift cards electronically at email address provided 30 days after closing. Gift card is limited to one per loan application while supplies last. Loan must close by April 1, 2021 to be eligible. Existing loan applications submitted prior to the promotional period do not qualify. 2. Offer is available for new first-time youth accounts with a minimum of \$100 opened in a branch only during the promotional period. Gift is limited to one per member and will be provided at time of account funding when balance requirement is met, while supplies last. 3. Open to Jovia members who refer a friend or family as a new member who open a Go Green checking account with a minimum initial deposit of \$100. \$100 minimum initial deposit must be met within two weeks of account opening and must remain in account for 90 days. Cash bonus will post automatically to the members' checking or share account. Cash bonus for opening account will be reported as income on IRS form 1099-INT. 4. Offer is for new, first-time Go Green Checking accounts with a reoccurring minimum direct deposit of \$100 in the checking account within 60 days of account opening. Cash bonus will post automatically to the member's checking or share account and will be reported as income on IRS form 1099-INT. The Home Depot is a registered trademark of Home Depot, Inc. Jovia does not charge closing costs on the no-closing cost option, member responsible for certain mortgage settlement-27.7 (r)-23.4 (g)-30.6 (e c)-19.8 (04-30.21)-30.2 (o)-27.4 (r)29.1 (31.5 (t)-11.7 (e)-26.269)-26.8 (p)-27.28 (c)52.3 (n m)-30.2 (o(h)-2q(k)-21.6 (i)-22.3 (n