



**Jefferson County
Federal Credit Union**

A Community Credit Union

Fall 2019

Member News



Share membership with
your family and friends
this holiday season!

Fall In Love With A New Car

3.49 %APR*

New Vehicles
as low as

term up to 36 months

Apply online for your loan today!
It's fast and easy!

fast service • payroll deduction • 100% financing

*Annual Percentage Rate. Effective October 1, 2019, and subject to change. Does not apply to the refinancing of existing JCFCU loans. Must meet credit requirements. Payment example: \$10,000 for 36 months - \$292.99

\$250

Amazon Gift Card Giveaway

Apply online for your
loan today!

Qualified borrowers financing new loans are eligible.
Drawing to be held December 16, 2019.

November 1 – December 13... Finance a loan of
\$2,500 or more and you'll be put in a drawing to
win a \$250 Amazon Gift Card. With the holidays
coming soon this is a great gift for you!

Christmas Club Accounts

If you would like us to send you a check for this year's proceeds, please call our main office. You can also stop by any office to withdraw your funds in person. Don't have a club account? It's the perfect time to start a Christmas Club account for next year's shopping.
Stop in today to open your dividend-earning Christmas Club account.

Holiday Loan Special No Payments until 2020

Borrow \$2,000 with rates as low as 7.90%APR* • 12 month term
- Apply online at jfcu.org or by phone at 502-429-4955, ext. 407.

*Annual Percentage Rate. Available November 1 – December 29, 2019. Must meet credit requirements. Payment example: \$2,000 for 12 months - \$173.89



Help Us Help Others!

JCFCU is collecting donations to support Home Of The Innocents from November 1 through December 13. Feel free to drop off any items that you would like to donate at any of our branches. The Home of the Innocents needs kids' clothing, baby items, sheets, towels, or personal care items. You can see a full list of the needs at... <https://www.homeoftheinnocents.org/help-the-home/donate/wish-list/>

Skip A Pay - Just in time for the holidays!

Keep some extra cash in your pocket for the holidays with our Skip-A-Pay Program. For a small fee of \$20 per loan, you can skip up to one payment per calendar loan. (Real Estate Loans and Home Equity Lines of Credit are not eligible for Skip-A-Pay.) For a list of all Program Rules and the Application visit <https://www.jcfcu.org/pdf/Skip-A-Pay%20Application.pdf>.

Save the Date - Annual Meeting!

Mark your calendars for our next annual meeting will be held on Friday, May 15, 2020, at St. Athanasius Gym located at 5915 Outer Loop. Doors open at 6:00pm and meeting will begin at 6:30pm. We will be changing to a new dinner caterer for this meeting so join us for fun and a delicious menu.

We've Just LOWERED Some Fees

Lowered Fees...Now those are words you will never hear from a bank! After reviewing fees, the Board decided to make changes to lower some of the fees. It's just another example of how we are always looking out for our members and working to save you money!

Use your JCFCU Credit Card for holiday shopping

Make sure to take your JCFCU MasterCard along for holiday shopping and travel this season. It's the perfect way to pay for gifts for everyone on the list, groceries for holiday get togethers, airline tickets so you can get to Grandma's house and much more. If you don't have our card, apply now online at jcfcu.org or call 502-429-4955, ext. 407.

Holiday Closings

Columbus Day	October 14
Veterans Day	November 11
Thanksgiving	November 28
Christmas Eve	December 24 (close at 12:30pm)
Christmas Day	December 25
New Year's Eve	December 31 (close at 12:30pm)
New Year's Day	January 1, 2020

Congratulations

to **Donna Hughes** on her recent retirement. Donna has worked as a Member Service Representative since 1999. We wish you the best in your retirement!



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www.jcfcu.org

E-MAIL - mail@jcfcu.org

INFO TELLER - 502.429.4955

1.800.288.5228 (Toll Free)

MAIN OFFICE

9600 Ormsby Station Rd. - Lou., KY 40223
502.429.4955

1.800.288.5228 (Toll Free)

Drive Thru

Lobby

Mon.	8:00 - 5:00	9:00 - 4:30
Tues.	9:00 - 4:30	9:00 - 4:30
Wed.	9:00 - 4:30	9:00 - 4:30
Thurs.	9:00 - 4:30	9:00 - 4:30
Fri.	8:00 - 6:00	9:00 - 6:00

HIGHVIEW BRANCH

Outer Loop & Smyrna Road
6446 Outer Loop - Lou., KY 40228
502.964.9899

Hours - Same as Main Office

DOWNTOWN BRANCH

Court House Annex Building - Suite 104
517 Court Place - Lou., KY 40202
502.574.6445

Hours: 9:00 AM - 4:30 PM (M-F)

Closed Daily 1:00 to 1:30 PM

TARCANA BRANCH

1000 West Broadway - Lou., KY 40203
502.213.3260

Hours: 9:00 AM - 4:30 PM (M-F)

PRP BRANCH

6101 Greenwood Road - Lou., KY 40258
502.371.9835

Hours - Same as Main Office

INDIANA BRANCH

Federal Building - 'A' Wing - Rm. 157
1201 E. 10th St. - Jeffersonville, IN 47130
812.218.2848

Hours: 9:00 AM - 5:00 PM (M)

8:30 AM - 4:30 PM (T-F)



Federally Insured By NCUA

Staff Anniversaries

- **Kevin Lush** - VP Lending, Main Office - 32 years
- **Troy Windhorst** - Lending Processor - 26 years
- **Marie Strange** - Branch Manager, Highview - 20 years
- **Diana Stoess** - Share Draft Rep., Main Office - 17 years
- **Joel Voyles** - Senior VP, Main Office - 7 years
- **Brenda Halpin** - MSR, Indiana - 5 years
- **Debbie Andrew** - Consumer Lending Specialist - 4 years
- **Elizabeth Petty** - E-Services, Main Office - 2 years
- **Emma Grant** - Branch Manager, Main Office - 1 year