



**Jefferson County  
Federal Credit Union**

A Community Credit Union

# Member News

Spring  
2015



## Spring Loan Savings!

We've recently made adjustments to our loans that make getting a Credit Union loan even better. From Autos to Home Equity, we have the loan you need, with a payment you can afford. Plus Signature Loans are now available up to \$10,000 and we're offering a special Vacation Loan too! It all adds up to savings when you choose to finance at JCFCU.

### Home Equity Line Of Credit

Take advantage of **3.25% APR\*** for all those home improvements you've been thinking about, such as a new deck, a pool and more. Call us today to apply!

\*Annual Percentage Rate. Effective April 1, 2015 and subject to change. Rate is determined by credit history. Qualified borrowers only.

### Auto Loans

**1.94%** as low as **APR\***



fast service • payroll deduction  
easy applications • 100% financing

Refinancing an Auto Loan from another lender at JCFCU might lower your monthly payment!

\*Annual Percentage Rate. Effective April 1, 2015, and subject to change. Must meet credit requirements.

## Coming This Summer!

#### • New Branch

We are excited to announce that our newest location at **6101 Greenwood Rd.** in southwest Jefferson County will be opening this summer! Watch for more info!

#### • Remote Deposit Capture

With this great new service, you will be able to take a picture of your check and deposit it to your JCFCU account electronically through Mobile Banking. Fast, Easy and Free anytime 24/7!



# Join Us May 8th for the Annual Meeting

Make plans now to attend our Annual Meeting on Friday, May 8, 2015, at 6:30pm at St Athanasius Parish Hall (5915 Outer Loop).

Registration will begin at 6 pm. The first 225 members to register will receive a memento souvenir. Dinner will be served and you will also have a chance to win one of the great door prizes. We look forward to seeing you there!

## Save With The Sprint Credit Union Member Discount

Tired of paying too much for your cell bill? We don't blame you. So we're helping you save with the Sprint Credit Union Member Discount from Love My Credit Union Rewards. As a Jefferson Co. Federal Credit Union member, you can save on your monthly wireless bills – plus have your activation and upgrade fees waived.

### Our members can get:

- **10% discount** on select regularly priced Sprint monthly service
- **Activation fee on new lines waived** (up to \$36 in savings)
- **Upgrade fee waived** (up to \$36 in savings)

### 3 ways to get your discount:

- Call **877.SAVE.4CU** (877.728.3428) and let them know you're a **credit union member**. Ask to be a part of the NACUC\_ZZM Corporate ID to save
- Click [LoveMyCreditUnion.org/Sprint](http://LoveMyCreditUnion.org/Sprint)
- Visit your nearest Sprint store

Current and new Sprint customers need to verify credit union membership to take advantage of these exclusive discounts. Visit [www.Sprint.com/verify](http://www.Sprint.com/verify) or download the Love My Credit Union Rewards app in the Apple App Store or Google Play to verify your membership. Stop paying too much for your wireless services, start saving with the Sprint Credit Union Member Discount today.

\*Application of discount requires 2-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade. Discount not available on secondary lines for Family and Business Share plans. All rights reserved. Sprint, the logo, and other trademarks are the trademarks of Sprint Nextel.

## Fee Schedule Changes

The following fees are effective May 15, 2015

- Certificate Penalty for Early Withdraw
  - 0-11 months CD Lesser of 180 Days of Interest or accrued interest
  - 12-24 months CD Lesser of 270 Days of Interest or accrued interest
  - 36-60 months CD Lesser of 365 Days of Interest or accrued interest
- Foreign Item Processing - \$20.00 each
- Mortgage Loan Payoff - \$20.00

To View Our Privacy Notice – Visit us online at <https://www.jcfcu.org/pdf/Privacy.pdf>

April is Youth Savings Month and we are having a Coloring Contest for children ages 0-5, 5-10 and 10-12. Stop by one of our branches for a coloring sheet and to enter. Three winners will be announced on May 8, and each will receive a new bicycle.

## Staff Anniversaries

- **Judie Harper**, New Accounts Manager, Main Office - 16 years
- **Marcy Conner**, Head Teller, Highview - 15 years
- **Don Fritts**, VP Collections, Main Office- 14 years
- **Phyllis Dillon**, Branch Officer, Indiana - 10 years
- **Toi Todd**, Branch Manager, Downtown - 10 years
- **Mary Zimmerman**, MSR, Indiana - 10 years
- **Mai Bixner**, Business Development Officer, Main Office - 3 years
- **Jim Andrew**, MSR Floater - 2 years
- **Dawn Skaggs**, Plastic Card Clerk, Main Office - 1 year



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[www.jcfcu.org](http://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

### URBAN BRANCH

Urban Government Center  
810 Barret Avenue - Lou., KY 40204  
502.574.6213  
Hours: M-T-W-T 9:00 AM - 4:30 PM  
Friday - 9:00 AM - 5:30 PM  
Closed Daily 1:00 to 1:30 PM

### RALE BRANCH

2827 Hale Avenue - Lou., KY 40211  
502.772.7283  
Hours: 9 AM - 4:30 PM (M-F)  
Closed Daily 1:00 - 1:30 PM

### TARCANA BRANCH

1000 West Broadway - Lou., KY 40203  
502.213.3260  
Hours: 9 AM - 4:30 PM (M-F)  
Closed Daily 1:00 - 1:30 PM

### INDIANA BRANCH

Federal Building - 'A' Wing - Rm. 157  
1201 E. 10th St. - Jeffersonville, IN 47130  
812.218.2848  
Hours: 8:30 AM - 4:30 PM (M-F)

### CREDIT UNION SERVICE CENTERS

4917-B Dixie Highway - Lou., KY 40216  
2925 Goose Creek Rd. - Lou., KY 40241  
Hours: 9:00 AM - 7:00 PM (M-F)  
9:00 AM - 2:00 PM Saturday

## Holiday Closings

**Memorial Day** - May 25

**Independence Day** - July 3



Federally Insured By NCUA

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