



**Jefferson County
Federal Credit Union**

A Community Credit Union

Member News

Spring
2016



**Apply Online For Our
Scholarship** For students
entering college Fall 2016

Home Equity Line Of Credit

With Interest-Only Payments For 5 Years!

Need funds for home improvement, vacation, education and more? The money you need may be under your own roof! Check out our new HELOC Program that lets you access the line of credit for 5 years while making interest-only payments*. Then have up to 10 years to pay back the loan. Apply now and take advantage of our no closing cost** special through May 31!

*Rate is the Wall Street Journal prime rate and is subject to change quarterly. Current rate is 3.50%APR. **No closing costs up to \$500.



NEW SERVICE! Electronic Payments

Have you ever had one of “those” days and realized your loan payment was due today? If you don’t have a checking account with JCFCU, you can still make your loan payment on time by using Electronic Payments.

With Electronic Payments you can use your Visa or MasterCard debit or credit card, or a Discover Card to make your JCFCU loan payment.

To make your Payment:

- Submit the payment by 3pm EST Monday through Friday on our website www.jcfcu.org under Electronic Payment Collection

You will pay a \$4.99 convenience fee if you submit the information online. Or for a \$9.99 fee, you can call our office and have us submit the payment for you.

*Only one payment per submission. Payoffs in excess of one payment will not be processed. Payments in excess of \$2,000 cannot be processed.

Auto Loan Extravaganza!

Finance up to \$15,000 and get a **\$50 Visa gift card.**

Finance over \$15,000 and get a **\$100 Visa gift card.**

**Hurry, Offer ends
May 31, 2016**

1.94%APR* New Vehicles
as low as

Other rates available with terms up to 84 months up to 36 months

*Annual Percentage Rate. Effective April 1, 2016, and subject to change. Must meet credit requirements.

Person-To-Person Payments Coming Soon

Soon you will be able to send money to anyone from the convenience of your mobile phone. The recipient will receive a message, input the required information and receive the funds via an electronic transfer. If you are on the go and want fast access to your funds and the ability to send money to others, you will love this new service. Watch for details coming soon!

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

Join Us May 13th For The Annual Meeting

Make plans now to attend our Annual Meeting on Friday, May 13, 2016, at 6:30pm at St Athanasius Parish Hall (5915 Outer Loop).

Registration will begin at 6pm. 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!

Verify Your Credit Union Membership To Keep Saving With Sprint

We are pleased to offer monthly wireless data discounts to our members with the Sprint Credit Union Member Discount. Periodically, Sprint needs participants to verify eligibility so they can receive the discount and waived fees. If you're planning on signing up for the discount, you'll need to verify eligibility as well.

New Sprint Customers: You need to verify membership within 30 days of activation.

Current Sprint Customers: You need to provide proof of discount eligibility (credit union membership) when you upgrade your device if it has been 20 or more months since you last validated.

Members can verify membership using the free Love My Credit Union Rewards app with its simple and secure verification process. It takes just a few minutes to complete. Verification will make sure you'll continue to receive the great benefits and exclusive savings that Sprint offers credit union members. The Love My Credit Union Rewards app is available in the Apple App Store and Google Play – just search for “Love My Credit Union Rewards.” This app also lists all Love My Credit Union Rewards discounts.

Please take the time to download the free app, try it for yourself and see just how simple it is to use so you can keep saving with the Sprint Credit Union Member Discount. If you'd rather fill out the Verification Form and fax it in, you can find the form at LoveMyCreditUnion.org/Sprint.

Learn more about the Sprint Credit Union Member Discount at LoveMyCreditUnion.org/Sprint.

Fee Schedule Changes – the following fees are effective May 1, 2016:

- Returned mail without forwarding address \$5.00
- Visa Gift Cards and Travel Cards \$3.00 (reload fee is \$3 per reload)
- Money Orders \$2.50 each
- Return item on any account (not initiated by you) \$15.00 each
- Research and Reconciling (per hour) \$25.00
- Wire transfers
 - Outgoing Domestic \$20.00 each
 - International \$50.00 each
- Lock Boxes – Annual charge
 - 3x5 - \$30.00 10x10 - \$75.00 5x10 - \$50.00
 - 3x10 - \$40.00 10x15 - \$90.00

Staff Anniversaries

- **Judie Harper**, New Accounts Manager, Main Office - 17 years
- **Marcy Conner**, Head Teller, Highview - 16 years
- **Don Fritts**, VP Collections, Main Office - 15 years
- **Phyllis Dillon**, Branch Officer, Indiana - 11 years
- **Toi Todd**, Branch Manager, Downtown - 11 years
- **Mary Zimmerman**, MSR, Indiana - 11 years
- **Mai Bixner**, Business Development Officer, Main Office - 4 years
- **Dawn Skaggs**, Plastic Card Clerk, Main Office - 2 years

Holiday Closings

- **Memorial Day**
Monday, May 30
- **Independence Day**
Monday, July 4



**Jefferson County
Federal Credit Union**

A Community Credit Union

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: 9:00 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: 9:00 AM - 4:30 PM (M-F)
Closed Daily 1:00 - 1:30 PM

PRP BRANCH

6101 Greenwood Road - Lou., KY 40258
502.371.9835
Hours: M-T-W-T 9:00 AM - 4:30 PM
Friday 9:00 AM - 6:00 PM
Drive Thru: Monday 8:00 AM - 5:00 PM
T-W-T 9:00 AM - 4:30 PM
Friday 8:00 AM - 6:00 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



Federally Insured By NCUA

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