



Celebrate The New Year  
By Giving The Gift Of  
Membership To Your Family!

PUT THE FREEZE ON HIGH RATES

# Auto Loans

fast service • payroll deduction • 100% financing

**Have A Loan Somewhere Else?  
Refinancing An Auto Loan From  
Another Lender Might Lower Your Monthly  
Payment And Save You A Ton Of Money!**

# \$100 GIFT CARD

**when you refinance your  
auto loan from another  
lender to JCFCU**

**Apply  
online for  
your loan  
today!**



Qualified borrowers financing loans from another lender. Existing JCFCU loans not eligible. Offer available for a limited time.

## Get Your Finances In Shape Transfer Balances To A JCFCU Credit Card And Save!

The holidays are over, and now you may be trying to find a way to pay off debt and get your finances in shape this year. Check out the many benefits of a JCFCU Credit Card. Choose the type of card that is best for you.

Save money when you combine balances from other higher-rate cards with our Balance Transfer Special. Call us today, or apply online.

- **3 different types:** Platinum, Rewards, or a Share Secured. You choose the card that fits you best!
- **Balance Transfer Special\*:** As low as 6 months with 0% on Platinum and Rewards cards

\*not available on Share Secured

## Jefferson County Federal Credit Union Defends You Against The Effects Of Identity Theft

Identity theft is defined as the process of using someone else's personal information for personal gain. Identity theft can happen to anyone, and it can come in all shapes and sizes. According to the Federal Trade Commission, there are more than 30 types of identity theft affecting millions of Americans each year.

Your credit card digits could be stolen and used to make online purchases; a thief could impersonate you to open a loan in your name; a felon could commit a crime and pretend to be you when caught; or someone could use your personal information to apply for a job.

All checking account holders are eligible for ID Safe Choice coverage beginning at a cost of \$1.95 per month. If you are victimized by identity theft, your Advocate will work on your behalf to restore your identity. Leave all of the work to the professionals and gain peace of mind knowing you are protected. Call us today and ask how to add ID Safe Choice Protection.

## Sign Up For E-Statements Today We Will Deposit \$5 Into Your Account!

Protect yourself from your personal information sitting in your mailbox by signing up for E-Statements. Sign up by logging into your Home Branch Account and clicking Online Services – then E-Statements. We will deposit \$5 into your account just for signing up!

# Official Notice To All Members Board Of Directors Election Procedure

## The Nominating Committee:

In accordance with the credit union bylaws (Article V, Section 1) the Chairman of the Board will appoint a nominating committee of not fewer than three members. Board Chairman William Eskridge has made the following appointments: Ed Davis - Chairman, Gary Fischer, and Josh Jackson.

## Nominations by the Nominating Committee:

As directed by the credit union by laws (Article V, Section 1) it is the duty of the nominating committee to nominate at least one member for each vacancy, including any unexpired term vacancy, for which elections are being held, and to determine that the members nominated are agreeable to the placing of their names in nomination and will accept office if elected.

The Committee nominates the following for a three (3) year term:

Brian Argabright and Marilynn Hettich.

## Nominations by Petition Procedure:

In addition to candidates nominated by the Nominating Committee, qualified members may be nominated by petition. The petition must nominate a member and include a written description of their qualifications and must be signed by the nominee and signed by 1% of the members with a minimum of 20 and a maximum of 500. The petition forms must be on credit union forms and are available at the main office during regular business hours. Any signed petitions must be received by the credit union's secretary or President prior to close of business February 1, 2018 at 9600 Ormsby Station Road, Louisville, KY 40223. A letter signed by the candidate certifying a willingness to serve for the term for which the member is being nominated must accompany the petition.

## Election Procedure:

Article V, Section 2 states that all persons nominated by either the nominating committee or by petition must be placed before the members. All elections are determined by plurality vote and will be by ballot except where there is only one nominee for each position to be filled. When only one nominee is nominated for each position to be filled, the chair may take a voice vote or declare each nominee elected by general consent or acclamation at the Annual Meeting. Nominations cannot be made from the floor unless insufficient nominations have been made by the nominating committee or by petition to provide for one nominee for each position to be filled or circumstances prevent the candidacy of the one nominee for a position to be filled. Only those positions without a nominee are subject to nominations from the floor.

## Qualifications For Holding Office, Signing Petitions and Voting at the Annual Meeting:

In order for any member to run for an elected office of the credit union, or be eligible to vote or sign petitions, that member must comply with all bylaws and regulations governing the credit union including but not limited to the following: A member proposed to hold office must be at least eighteen (18) years of age, in good standing with the credit union, (good standing is defined as being current on all obligations, eligible for loans, share drafts and all controlled services that are offered by the credit union), cannot be an employee of the credit union or a former employee in the past two (2) years, or an immediate family member of an employee, former employee or official (as defined in the personnel policy, Section V, G, 2). Voting members must be a member in good standing, at least sixteen (16) years of age, have valid picture identification and must be present. Members that have not attained the age of majority wishing to vote that do not possess the aforementioned identification must be accompanied by an adult member of the credit union. Applications for membership will not be accepted for the purpose of voting at the Annual Meeting or for holding office after the close of business on Friday, April 27, 2018. Associations, corporations or lodges must have a resolution for voting purposes. The resolution must designate the individual authorized to cast the vote for the organization. A parliamentarian appointed by the Chairman shall address all questions involving disputes according to the principles of Robert's Rules of Order and the bylaws, rules and regulations of the credit union and all governing bodies. A member of the credit union who indicates that he/she is qualified to run for office and is elected, and shall later prove to be unqualified, will be referred to the Supervisory Committee for determination of suitability, and/or removal from office under the terms that govern the credit union.



**Jefferson County  
Federal Credit Union**

A Community Credit Union

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

E-MAIL - [mail@jcfcu.org](mailto: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: Mon. 9:00 AM - 5:00 PM Monday

8:30 AM - 4:30 PM (Tue. -Fri.)

### 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

## Staff Anniversaries

- **Tiffany Devine:** Mortgage Loan Originator, Main Office - 21 years
- **Jackie Harris:** MSR, Floater - 21 years
- **Linda Miller:** MSR, Highview - 12 years
- **Lindsay Cottner:** VP Accounting, Main Office - 11 years
- **Heather Hoffmann:** Administrative Officer, Main Office - 6 years
- **Cami Duncan:** Business Development Officer, Main Office - 2 years

**Start  
Saving Now  
For Christmas.  
Open a  
Christmas Club  
Today!**

## Holiday Closings

**Martin Luther King Jr. Day** - January 15

**Presidents' Day** - February 19



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324200-A-1217