



The Prescription For Savings Is Your Credit Union!

Is your financial situation making you sick? Feeling the aches and pains of high interest rates? It's the New Year and the time for a new you! Say goodbye to the stress and paying too much for your finances - the prescription for saving is your Credit Union. From low-rate loans to online services that make your life less stressful - we can help you feel better about your money!

1.94% **Auto Loans**
as low as
APR*



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

*Annual Percentage Rate. Effective January 1, 2014, and subject to change. Must meet credit requirements.

Start Saving Now For Christmas

One of the best ways to make sure you'll have the money you need for the holidays is to start saving now with a Credit Union Christmas Club Account. Even if you just make small regular deposits, you will be surprised how fast your money will accumulate. Plus, your money will earn dividends. Call us today to open a new account, or to increase the payroll deduction on your existing account.



A Request From Our Auditors Annual account statement confirmation...

Your Credit Union is required by federal law to ask you periodically to confirm your account balances with us to an outside auditing firm. Your balances are listed on your year-end statement. Please take a moment to verify the accuracy of your statement ending balances. If there are any differences, please respond directly to the auditors at the address below. Your prompt attention to this matter is appreciated.

KENNETH KLING, CPA PSC (do not send any other JCFCU mail to this address)
P.O. Box 22143
Louisville, KY 40252-2143

We Welcome Rale Members To Our JCFCU Family!

We are excited to announce that we are in the process of making members of Rale Federal Credit Union part of JCFCU. This also means that you have a new office that you can utilize located at 2827 Hale Ave. in Louisville. Hours at this branch are Monday - Friday, 9am-1pm and 1:30pm-4:30pm.

The official conversion will be over the weekend of February 28, 2014. This may cause a disruption in service for debit card transactions, home branch access and Info Teller for a short period of time.

Mobile Banking – now live for Android and iPhone.
You can get the Apps in Google Play or the App Store.



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: Steve Schweitzer - Chairman, Gary Fischer, & 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: Brian Argabright (1 year term to finish Wendell Wright's term), Susan Clifton and Edwin Davis (3 year terms).

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, 2014 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, May 2, 2014. 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 that represents them self as being 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.

Staff Anniversaries

- **J. Kevin Lush**
VP Lending, Main Office - 26 years
- **Lindsay Cottner**
VP Accounting, Main Office - 7 years
- **Tiffany Devine**
Lending Specialist, Main Office - 17 years
- **Linda Miller**
Account Rep. Plastic Cards, Main Office - 8 years
- **Jackie Harris**
Branch Manager, Rale - 17 years
- **Heather Hoffmann**
Administrative Officer, Main Office - 2 years



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 Road
Lou., KY 40223
502.429.4955

1.800.288.5228 (Toll Free)

Drive Thru

Mon.	8:00 - 5:00	Lobby	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 Ave.
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

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

M.L.King Day - January 20

Presidents' Day - February 17

Louisville Shared Branches Open



Federally Insured By NCUA

324200A1213