



Trinity Debt Management

**Another great benefit
for JCFCU members!**

Are you feeling uneasy about your finances? Are you struggling to make ends meet? Because we care about you we are pleased to introduce Trinity Debt Management...a partner whose mission is to help you improve your financial situation.

No matter what type of debt problems you may be facing, the Trinity team can provide you with an objective analysis of your situation and make a recommendation for the appropriate form of Debt Assistance including: Debt Management Program, Budgeting, Debt Consolidation, Debt Settlement and Bankruptcy.

If you are struggling to pay your bills, getting notices from debt collection agencies, consistently making late payments, or are simply overextended or overwhelmed with your debt situation – you're not alone. Whether the crisis is caused by personal or family illness, the loss of a job, or overspending, it can seem overwhelming. Your financial situation can improve by knowing your financial options.

Just call a Trinity counselor toll-free at (800) 281-0939 and let them know you're a member of JCFCU. Visit the Trinity web site: www.trinitycredit.org for more information about developing a personalized plan designed for your financial fitness.

\$250
LOWES GIFT CARD
Giveaway

**Finance a loan of \$2,500 or more
from November 1 – December 16 and
you'll be put in a drawing to win a
\$250 Lowes Gift Card.**

What a great gift - for you.

**Apply
online for
your loan
today!**

Qualified borrowers financing new loans are eligible. Drawing to be held December 15, 2017.

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 up your dividend-earning Christmas Club account.

Holiday Loan Special

Borrow \$2,000
6.90% APR* • 12 month term
No Payments until 2018
Apply online at jcfcu.org or by
phone at 502-429-4955, ext. 407.

*Annual Percentage Rate. Available November 1 – December 29, 2017.
Must meet credit requirements.



Make A JCFCU Auto Loan Part Of Your Game Plan

1.99 as low as **%APR***

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



*Annual Percentage Rate. Effective October 1, 2017, and subject to change. Does not apply to the refinancing of existing JCFCU loans. Must meet credit requirements.

Free Electronics Recycling

Greenway Shredding will recycle any JCFCU member's unwanted electronic equipment. Just drop it off at their office on Watterson Trail in Louisville during regular business hours. The recycling cost is free, however there is a minimal charge to shred any computer hard drives. Together we can help save our environment and public water supply from toxic substances found in electronics.

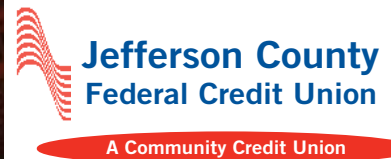
Help Us Help Others!

JCFCU is collecting donations to support Home of the Innocents from November 1 through Christmas. 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/donate>.

Staff Anniversaries

- Kevin Lush - VP Lending, Main Office - 30 years
- Troy Windhorst - Lending Processor - 24 years
- Marie Strange - Branch Manager, Highview - 18 years
- Donna Hughes - MSR, Floater - 18 years
- Diana Stoess - Share Drafts, Main Office - 15 years
- Joel Voyles - Senior VP, Main Office - 5 years
- Maria Colwell - Branch Manager, Tarcana - 3 years
- Brenda Halpin - MSR, Indiana - 3 years
- Debbie Andrew - Consumer Lending Specialist - 2 years

Share Credit Union membership with your family!



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: 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

Holiday Closings

- **Columbus Day** - October 9
- **Veterans Day** - November 10
- **Thanksgiving** - November 23
- **Christmas** - December 25
- **New Year's Day** - January 1, 2018



Federally Insured By NCUA
324200-A-0917