



**Jefferson County
Federal Credit Union**

A Community Credit Union

Member News

Fall
2013



Need A New Car? Your JCFCU Membership Gives You 3 Great Ways To Save!



If you are thinking about buying a new car, we've got three great ways that will help you get the best deal possible. That's because at your Credit Union we look out for you - it's our number one goal!

1 First, General Motors is offering all current and eligible credit union members preferred pricing on most new GM vehicles. This is in addition to the most current incentives and special offers! Depending on the vehicle, you could save hundreds, even thousands of dollars on your next new Chevrolet, Buick, or GMC vehicle purchase just for being a credit union member. Visit LoveMyCreditUnion.org or from the link on our website to see how much you can save and request your GM Authorization Number.

2 Second, our members can save big with great low rates when you finance your new vehicle through JCFCU. Call us today to find out more about your vehicle financing options.

3 Third, you'll also save on fuel costs with GM's high-fuel efficiency vehicles. Start saving today!

1.94% APR* Auto Rates as low as

Call Us Or
Apply Online
Today!

*Annual Percentage Rate. Effective October 1, 2013, and subject to change. Must meet credit requirements. Indirect loans do not qualify.

fast service • payroll deduction • 100% financing

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 2014
Apply in person, by phone or on our website.
*Annual Percentage Rate. Available November 1 – December 20, 2013. Must meet credit requirements.

You Might Win A Cool New Flat Screen TV...

Finance at least a \$2,500 loan from November 1 - December 20 and you'll be put in a drawing to win a 32" flat screen television. Now wouldn't that be a great Christmas gift - for you!

Qualified borrowers financing new loans are eligible. Drawing to be held December 20, 2013.



Mobile Banking

Technology is amazing! You can check your account balance, make a transfer and more all from your smart phone. That means wherever you are - so is your Credit Union. 24/7, easy access at your fingertips. Managing your money has never been so easy!



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

Real-Time Debit Card Info

In October, we will be converting our debit card program to real time processing. This means that your balance will be sent to the card immediately after a transaction has been made. You will no longer have to wait until the end of the day for your debit card to include your new balance. You can still use your same debit card and go to the same ATMs that you currently use.

From new homes to refinancing, JCFCU is your trusted source for mortgage loans.

Now offering 30-year loans for a limited time. Call us today!



New Employees

We would like to take this opportunity to welcome our newest staff members: **Hope Hardin**, MSR, and **Becky Wright**, Loan Clerk. Also, welcome back to **Jim Andrew**, MSR. These three employees are located at the main office.

Fee Change Notice

The Dormant Account Fee will be \$7.50 per month effective Nov. 30, 2013.

Staff Anniversaries

- **Troy Windhorst**
Branch Officer - Highview - 20 years
- **Donna Hughes**
MSR, Main Office - 14 years
- **Diana Stoess**
MSR, Main Office - 14 years
- **Marie Strange**
MSR, Main Office - 14 years
- **Joy Tomerlin**
MSR, Highview - 1 year
- **Joel Voyles**
Senior Vice President, Main Office - 1 year



**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

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 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

Columbus Day - October 14
Veterans Day - November 11
Thanksgiving - November 28
Christmas Eve - December 24
(close at 12:30pm)
Christmas Day - December 25
New Year's Eve - December 31
(close at 12:30pm - year-end processing)
New Year's Day - January 1, 2014



Federally Insured By NCUA

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