



SIGN UP FOR e-STATEMENTS

There is no need to wait on the postman to deliver your statement. You will find that your e-statement notification is almost always delivered to you by the first of each month. You can review your statement in a printer friendly format and archive a copy of it on your computer. Our quarterly newsletter and monthly publications are also provided for you to view on-line as well as being in a printer friendly format. Simply log onto our website at www.jcfcu.org, click the e-Statements link under "Announcements," and follow the directions. That's all there is to it! You can save time and paper when you sign up for e-statements.

By The Way
THEY ARE FREE!

A Request From Our Auditors

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 and 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, CPAPSC
P.O. Box 22143
Louisville, KY 40252-22143

**NOTE: DO NOT SEND ANY OTHER
JCFCU MAIL TO THIS ADDRESS**

JEFFERSON COUNTY FEDERAL CREDIT UNION

A COMMUNITY CREDIT UNION

Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Bullitt, Henry, Jefferson, Oldham, Shelby, Spencer and Trimble Counties, Kentucky and Clark and Floyd Counties, Indiana are eligible to join.

Season's Greetings



TO YOU AND YOUR FAMILY FROM
YOUR CREDIT UNION FAMILY. HAVE A
HAPPY and PROSPEROUS 2011

Rewards # PLUS # Checking

EARN 2.00% APY DIVIDEND

ON YOUR CHECKING ACCOUNT

**GET UP TO \$15 PER MONTH IN
FOREIGN ATM SURCHARGE REFUNDS**

NO MINIMUM BALANCE

**CALL OR GO TO
WWW.JCFCU.ORG
FOR FULL DETAILS**

ATTENTION MEMBERS

Account Term & Fee Changes

Due to rising costs from our vendors we regretfully inform you that a few of our fees will be increased effective February 1, 2011. For your convenience there is a separate attachment detailing all of our standard transactional fees.

For members who receive e-statements the updated version of the form is accessible on our website for your convenience.

SIMPLIFY YOUR LIFE

**OUR 'FEE FREE'
CHECKING ACCOUNT
INCLUDES 'FREE'**

**BILL PAYER
DEBIT CARD
E-STATEMENTS
ON-LINE ACCESS
ON-LINE CHECK COPIES
TELEPHONE ACCESS
ATM ACCESS ***

*SURCHARGE FREE ATM ACCESS IS LIMITED TO MACHINES DISPLAYING THE ALLIANCE ONE LOGO OR FIFTH THIRD BANK JEANIE MACHINES. FIRST SEVEN FREE PER CALENDAR MONTH. CHECKING ACCOUNT DOES NOT INCLUDE COST OF CHECKS AND THEY MUST BE PURCHASED FROM OUR VENDOR.

Always be alert for fraudulent e-mails, text messages and phone calls asking for your JCFCU account or other confidential information. Identity thieves constantly run scams targeting consumers to obtain that type of information to steal your identity and access your funds. We will never call, text or e-mail and ask for confidential information. We already have it.

Thank You For Your Attention!

Check Our Low Loan Rates

New Auto Loans	4.24%	APR*
Used Auto Loans	4.74%	APR*
Signature Loans	10.75%	APR*
Equity (HELOC)	4.25%	APR*
Real Estate (Fixed)	4.30%	APR*

Auto Repay Terms up to 84 Months

Auto Financing Up to 110% of MSRP

Real Estate Terms up to 300 Months

Real Estate Financing Up to 100%

* Actual Rates & Terms may vary and are based on a credit score and repayment term.

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: Wendell Wright - Chairman, Susan Clifton 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: Ed Davis and Larry Dodson.

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% (currently 140) 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 and CEO prior to close of business February 4, 2011 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 6, 2011. 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.

HOLIDAY



**EXPENSE
LOANS**

We've Got 'Em

**Pay Off Those 2010 Expenses
Call and Arrange Yours Today**

Christmas Club 2011

It's time to start a Christmas Club account for next year. If you wish us to send you a check for this year's proceeds please call our main office or drop by any office to withdraw the funds in person. Increase your payroll deductions now for next year's shopping. And don't forget, this account earns dividend. If you aren't receiving a check this year, be sure to open your account so you will in 2011! Call us or stop by anytime after October 15th and we'll make your funds available or mail your check.

**FOURTH QUARTER STAFF
SERVICE ANNIVERSARIES**

LINDSAY COTTNER Vice President Accounting	4	YEARS
JIM ANDREW Branch Manager - Downtown	14	YEARS
TIFFANY DEVINE Lending Specialist - Main Office	14	YEARS
JACKIE HARRIS Branch Manager - Urban	14	YEARS
MARIE STRANGE Member Service Rep. - Highview	11	YEARS
LINDA MILLER Member Service Rep. - Main Office	5	YEARS

OFFICE LOCATIONS

- ***** **MAIN OFFICE** *****
 9600 Ormsby Station Road
 Lou., KY 40223 * 502.429.4955
 1.800-288-5228 (Toll Free)
 Hours: M-T-W-T 9:00 AM - 4:30 PM
 Friday - 9:00 AM - 6:30 PM
- ***** **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: 8:30 AM - 4:30 PM Daily
 Closed Daily 1:00 to 1:30 PM
- ***** **URBAN BRANCH** *****
 Urban Government Center
 Suite 105 - 810 Barret Ave. - Lou., KY 40204
 Hours: M-T-W-T 9:00 AM - 4:30 PM
 502.574.6213 * Hours 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 Daily
- ***** **CREDIT UNION SERVICE CENTERS** *****
 (1) 4917-B Dixie Hgwy. Louisville 40216
 (2) 2925 Goose Creek Rd. Louisville 40241
 Hours: 9 - 7 Daily and 9 - 2 Saturday

WEBSITE - www.jfcu.org
 E-MAIL - mail@jfcu.org
 INFO TELLER Same Phone as Main Office & Press 1

CREDIT UNION CENTER
 4,177 LOCATIONS NATION WIDE
 Go to www.creditunion.net for full details.

OFFICE CLOSINGS - 2011

Monday	JAN 17	M. L. King Day *
Monday	FEB 21	President's Day *
Monday	MAY 30	Memorial Day
Monday	JUL 04	Independence Day
Monday	SEP 05	Labor Day
Monday	OCT 10	Columbus Day *
Thursday	NOV 10	Veterans Day *
Thursday	NOV 24	Thanksgiving Day
Friday	DEC 23	Christmas Eve * (Close At 12:30 P.M.)
Monday	DEC 26	Christmas Day
Friday	DEC 30	Year End Processing * (Close At 12:30 P.M.)
Monday	JAN 02 - 2012	New Years Day

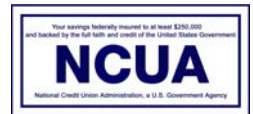
* LOUISVILLE SHARED BRANCH LOCATIONS OPEN

IMPORTANT INFORMATION

MEMBERSHIP REQUIREMENT: A MINIMUM BALANCE OF \$25.00 IS REQUIRED IN YOUR SHARE 1 ACCOUNT TO BE A MEMBER IN GOOD STANDING. IF YOURS IS BELOW THAT REMIT THE AMOUNT REQUIRED TO CORRECT IT IMMEDIATELY. ANY ACCOUNTS THAT REMAIN UNDER REQUIRED MINIMUMS WILL NOT RECEIVE STATEMENTS. AFTER 90 DAYS THESE ACCOUNTS WILL BE ASSESSED A FEE AND CLOSED.

STATUS CHANGE: REPORT ANY CHANGES IN YOUR NAME, ADDRESS, PHONE# OR TIN TO US IN WRITING SO WE CAN KEEP OUR RECORDS CURRENT AND GET YOUR MAIL TO YOU.

RATE INFORMATION: ALL DEPOSIT AND LENDING RATES ARE AVAILABLE VIA INFO-TELLER, OUR FULL SERVICE OFFICES OR WEBSITE.



Your Savings Federally Insured to at Least \$250,000 and Backed by the Full Faith and Credit of the United States Government
 324200-A0111