



## MOBILE BANKING IS ALMOST HERE



The Board of Directors is pleased to offer you another FREE electronic access service.

The staff and officials are currently testing it to get it ready for you. If you are interested please check with our staff or watch your email so you'll know when this highly demanded service is available for your use. Once it is available to you the sign up instructions and a FAQ will be available on our website.

We will offer two versions; TEXT and BROWSER.

Text banking can be used by anyone with a mobile phone and the ability from your provider to text. Disposable phones will probably not work.

Browser mode works with smartphones enabled for cookies. It is available anywhere you can get internet access via your provider assuming you have that service with them.

This service is designed to make your transaction accounts available to you. You will have access to savings, checking, club accounts and loans. It will only show your accounts; not a family account you are joint on and linked to on Home Branch. CDs and IRAs that you cannot transfer to and from still must be viewed on Home Branch.

We have also been made aware that if you use the text program "shortcodes" are required. They could be blocked on your phone or on your number at the provider level. You can call your provider and have the block removed.

Look for the logo below on our website when the times comes to sign up.



## PRIVACY DISCLOSURE

The Jefferson County Federal Credit Union (JCFCU) is a not for profit financial institution owned by its membership and guided by an elected board of directors. You can be confident that your financial privacy is a top priority of this credit union. JCFCU is required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information. If you have any questions, please contact the credit union's Vice President of Members Services at (502) 429-4955.

JCFCU is committed to providing you with competitive products and services to meet your financial needs, which necessitates that we share information about you to complete our transactions and to provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies that provide either services to us or additional financial products for you to consider. If you prefer that we not disclose information about you to certain businesses, you may "opt out" of these disclosures; that is, you may direct us not to disclose information about you, as explained in this notice. This "opt out" will not apply to information that we may disclose about you as permitted or required by law. These disclosures typically include information to process transactions on our behalf, conduct the operations of JCFCU, follow your instructions as you authorize or protect the security of JCFCU's financial records.

And we may also disclose all the information we collect, as described below, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements.

To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. All business partners and approved vendors have entered into written agreements with us not to disclose any of our members' information and to use this information for the sole purpose of providing financial products and services or assistance in the completion of ongoing financial services. We do not permit these companies to sell to other third parties the information that we provide to them.

### Information We Collect About You

JCFCU collects non-public personal information about you from the following sources:

- Information we receive from you on applications, your membership agreement and other forms;
- Information we receive from consumer reporting agencies;
- Information provided by our sponsor groups; and
- Information about your transactions with us or others.

### Information We May Disclose About You

JCFCU may disclose the following kinds of non-public personal financial information about you:

- Information we receive from you on applications, your membership agreement and other forms, such as your name, address, social security number and income.
- Information about your transactions with us or

[CONTINUED ON THE REVERSE SIDE]

## 41<sup>st</sup> Annual Meeting



It's time for the Annual Meeting. Make plans to attend. Check-in will begin at 6:00 P.M. The meeting will not begin until 6:30 P.M. The agenda will cover normal business.

The first 225 members to register will receive a memento souvenir. You will also have a chance to win one of the door prizes. Light snacks will be served. We'll look forward to seeing you there. All of our offices will be open their normal hours for the convenience of those members wishing to transact normal Friday credit union business.

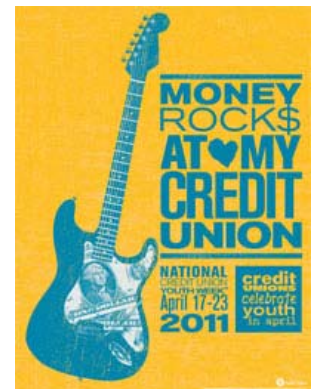
**DAY:** Friday  
**DATE:** May 13, 2010  
**TIME:** 6:30 P. M.  
**LOCATION:** St. Athanasius Parish Hall  
 5915 Outer Loop Dr.  
 Louisville, Ky. 40219

## 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.

## OPEN AN ACCOUNT FOR YOUR CHILDREN TODAY - - - START THEM ON A SOUND FINANCIAL FOOTING



**Financial Privacy Disclosure - (Cont.)**

other companies that work closely with us to provide you with financial products and services, such as your account balances, payment history and credit card usage.

- Information we receive from a consumer reporting agency, such as your creditworthiness and credit history.
- Certain Parties That Receive Information from Us Where You Can Request To Opt Out**  
JCFCU may disclose nonpublic personal information about you to the following types of third parties:
- Financial service providers, such as insurance companies, mortgage service companies, and securities broker-dealers.
- Non-financial companies, such as consumer reporting agencies, data processors, check/share draft printers, member statement printers, retailers, plastic card processors, direct marketers, and government agencies.

**How to Opt Out Or Stop Certain Disclosures about You**

If you prefer that we do not disclose nonpublic personal information about you to such nonaffiliated third parties as listed above, you may opt out of those disclosures. If you wish to direct us not to make disclosures to nonaffiliated third parties (other than those permitted by law), you must clip out and complete the form below. Either mail or deliver the form to us at our main office.

You may opt out of these disclosures at any time. This opt out option, by law, will not apply to disclosures that JCFCU makes to companies that perform services on our behalf or to other financial institutions that have joint marketing agreements with us.

Once we receive your request not to make further disclosures, we will act as quickly as possible to stop disclosures. You may always contact us for assistance if you later wish to revoke your opt out election.

**Note to non-member joint account holders:**

Any one of you may exercise the right to opt out, even if you are not actually a member of JCFCU and JCFCU will treat an opt out request from any one party to an account as if all of you directed us to not make disclosures to nonaffiliated third parties to which the opt out right applies.

**Disclosure of Information about Former Members**

If you terminate your membership with the credit union, we will not share information that we have collected about you except as permitted by law.

**How We Protect Your Information**

All access to our members' personal financial information is restricted. Access is granted to employees, and elected and appointed officials of the JCFCU for the purpose of providing the financial services or products to the membership, in order to perform their ongoing duties and in compliance with all federal and state regulations. The JCFCU has safeguards in place to protect our members' personal (nonpublic) information. These include strict procedural safeguards, electronic safeguards, and physical safeguards. All safeguards are, at minimum, compliant with federal regulations concerning this subject. Our mailings are not targeted to and our website is not designed for use by children. We do not knowingly solicit data from or market to them. Additional security about our web site is available there.

PLEASE CUT ON THE BROKEN LINE

**Jefferson County Federal Credit Union - Privacy Opt Out Response Form**

I have read the Privacy disclosure from the credit union and would like to exercise my right to opt out as permitted by law. I understand that the credit union will treat an opt out request from one person on an account as applying to all persons listed on the account. Please opt me out for "Nonpublic Personal Information" on the following accounts: LIST ALL MASTER ACCOUNT NUMBERS THAT APPLY - PLEASE PRINT

Master Account Numbers: \_\_\_\_\_

Member's Name \_\_\_\_\_ Member's Account Number \_\_\_\_\_

Street Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Member's Signature \_\_\_\_\_ Date \_\_\_\_\_

PLEASE RETURN COMPLETED FORM BY MAIL OR IN PERSON TO: JCFCU - 9600 ORMSBY STATION ROAD - LOUISVILLE, KY - 40223

**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 close of business on the first of each month. You can review your statement in a printer friendly format and archive a copy of it on your computer. You can print it if you wish. 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](http://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!**

**FIRST QUARTER STAFF SERVICE ANNIVERSARIES**

|   |    |       |
|---|----|-------|
| <b>CARL HICKS</b><br>President and CEO            | 34 | YEARS |
| <b>DON FRITTS</b><br>Vice President Collections   | 10 | YEARS |
| <b>PHYLLIS DILLON</b><br>Branch Officer - IN      | 6  | YEARS |
| <b>JUDIE HARPER</b><br>New Account Manager        | 12 | YEARS |
| <b>MARCY CONNER</b><br>Branch Manager - HV        | 11 | YEARS |
| <b>TOI TODD</b><br>Head Teller - IN               | 6  | YEARS |
| <b>TERRY CRAIG</b><br>Member Service Rep. - HV    | 9  | YEARS |
| <b>VONDA NUTGRASS</b><br>Loan Department - MO     | 7  | YEARS |
| <b>ADRIA DENGER</b><br>Member Service Rep. - DT   | 7  | YEARS |
| <b>MARY ZIMMERMAN</b><br>Member Service Rep. - IN | 6  | YEARS |
| <b>STACEY RIVERA</b><br>Member Service Rep. - MO  | 2  | 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: 9:00 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

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**WEBSITE - [www.jcfcu.org](http://www.jcfcu.org)**

**E-MAIL - [mail@jcfcu.org](mailto:mail@jcfcu.org)**

**INFO TELLER** Same Phone as Main Office & Press 1

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4,243 LOCATIONS NATION WIDE  
Go to [www.creditunion.net](http://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 *<br>(Close At 12:30 P.M.)       |
| Monday   | DEC 26        | Christmas Day                                  |
| Friday   | DEC 30        | Year End Processing *<br>(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

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