



NEW AUTO LOANS

AS LOW AS

1.99% APR

ACTUAL RATE IS BASED ON TERM AND CREDIT SCORE

Annual Meeting Report

We certainly hope those of you in attendance enjoyed the fellowship and knowledge gained at the 41st Annual Meeting. We would like to take this opportunity to recognize the incumbents pictured below who were elected to the Board of Directors for three year terms.



Ed Davis



Larry Dodson

Following the annual meeting the Directors held a reorganization meeting to elect officers for 2011-12. They are:

WILLIAM ESKRIDGE
STEVE SCHWEITZER
WENDELL WRIGHT
ED DAVIS

Chairman
Vice-Chairman
Treasurer
Secretary

Supervisory Committee

The following were appointed to the Supervisory Committee for the upcoming 2011-12 term. We would like to take this opportunity to acknowledge them as well.

SUSAN CLIFTON - Chairperson
STAN ROBINSON
GARY FISCHER
JOSHUA JACKSON
STEVE SCHWEITZER

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.

!!!!!! Attention Members !!!!!

Always be alert about fraudulent e-mails and phone calls asking for your JCFCU account information. Identity thieves are always running scams that target consumers. We will never call or e-mail and ask for JCFCU account numbers and other confidential information. We already have it.

THEME PARK TICKETS



	Adult	Child
Cedar Point	41.00	19.50
Cincinnati Zoo	12.25	9.00
Creation Museum	17.50	10.50
Holiday World	37.00	31.00
Kings Island	27.00	n/a
Louisville Zoo	10.75	8.00
Newport Aquarium	20.50	14.00
The Beach	19.00	9.50

(All Sales Final - No Refunds or Exchanges)
(All Prices Are For One Day Tickets)

AVAILABLE AT LOUISVILLE SHARED BRANCHES - PRICES MAY VARY

SIGN UP FOR "FREE" 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, click the e-Statements link under "Announcements," and follow the directions. That's all there is to it! You can save time, paper and storage space using e-statements.

M
O
B
I
L
E

B
A
N
K
I
N
G

IS HERE

The Board of Directors is pleased to offer you another FREE electronic access service. Sign up instructions and a FAQ is available on our website.

We 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 to sign up.



How important is your credit union to you?

Is maintaining our tax-exempt, not-for-profit status worth at least one dollar each quarter of the year? We know you and your hard working fellow credit union members need the services we provide. "Deduct-a-Buck" like your credit union is based on the idea of cooperative effort, of individuals united to produce a common good. Its success hinges on the involvement of many to produce the amounts needed to raise our voices in Frankfort and Washington, DC. Imagine the success we could have if the millions of like-minded credit union members contributed only \$4 a year? That is not a lot of money per person but together could make our voice loud. We hope you, your families and friends will find that it is worth at least a small donation four times a year. Please cut out and complete the form and drop it off or in the mail to us. We'll handle the rest. Deductions are made on the last working day of the calendar quarter. THANK YOU!

Deduct A Buck Authorization Form 2011

Please specify amount \$ _____ per quarter. or A one-time contribution of \$ _____ via Deduct a Buck.

Please make the deductions from my: ___ Checking Account(_____ Suffix) or ___ Savings Account

I understand that this deduction is not tax-deductible and that this contribution is strictly voluntary and will be used for political purposes. In addition, KYCUPAC and your credit union will not favor or disadvantage anyone by reason of the amount of his or her contribution or his or her decision not to contribute. I have the right to refuse to contribute without reprisal. My quarterly deduction will continue until I notify the credit union in writing of any change. The submission of a new deduct a buck authorization form will supersede any previous authorizations for this deduction. I have the right to terminate this deduction at any time by providing written notification (or email) to the credit union. I understand my notice must be received one week prior to deduction date to allow for processing time.

Name: _____ Street Address: _____

City, State, Zip: _____ Account # _____

Signature: _____ Date: _____

Shared Branch Information

Our shared branch network can serve you in Louisville as well as an additional 4,333 locations across the country. Check their website for locations near you or where you plan to travel at www.creditunion.net. If you do not have access to a computer you can call 1-800-919-2872 for a location when you are out of the Louisville area. You may search by zip code or street address. Because of serving many, many different institutions, all services offered by your credit union cannot be made available in this environment.

Local shared branches have extended hours, drive-in lanes and surcharge free ATMs (local) that some of our regular branches do not have. You can cash checks, make loan payments, make regular share and share draft transactions, obtain open-end loan advances and purchase VISA Travel Cards, VISA Gift Cards and money orders. You cannot open or close accounts, close loans, transact business on IRA or certificate of deposit accounts. The amount of currency you can get in a day may be limited.

Send Us Your em@il Address

If you would like to be notified of special credit union promotions without having to wait on your newsletter or a special mailing simply click the appropriate item on our home page in the 'Announcements' section. It fills in the subject line for you and all you need to do is send it. We will place your e-mail address on our special notification list. You will be among the first to be notified of holiday and office closings, periodic promotions such as financing rate specials and private auto sales or deposit rate promotions. You may likewise notify us at anytime you wish to be removed from the list. Add the word "Remove" to the subject line.

SECOND QUARTER STAFF SERVICE ANNIVERSARIES

.....
GARY S. EDELEN 33 YEARS
 Senior Vice President

.....
ROBIN HOLCOMB 24 YEARS
 Vice President Member Services

.....
RACHEL LEE 2 YEARS
 Business Development Officer

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

***** WEBSITE - www.jcfcu.org *****

E-MAIL - mail@jcfcu.org

INFO TELLER Same Phone as Main Office & Press (1)



4,333 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

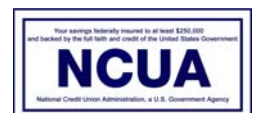
MEMBERSHIP REQUIREMENT: A MINIMUM BALANCE OF \$25.00 IS REQUIRED IN YOUR SHARE 1 ACCOUNT TO BE A MEMBER IN GOOD STANDING. IF YOURS IS BELOW THAT REMIT THE AMOUNT REQUIRED TO CORRECT IT IMMEDIATELY. ANY ACCOUNTS THAT REMAIN UNDER REQUIRED MINIMUMS WILL NOT RECEIVE STATEMENTS. AFTER 90 DAYS THESE ACCOUNTS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



EQUAL HOUSING
 LENDER



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

324200-A0711