



## Refinance Your Car & Drive Away With A Free \$50 VISA GIFT CARD



If you have decided to keep your car instead of buying a new one, we can help you out in two ways! Let us refinance your car for a lower rate and/or lower payments, and we will give you a \$50 Visa Gift Card.

Our rates start as low as -----

**2.49% A.P.R.**

Rates have never been this low! Take advantage of this limited time offer and apply today in person, via telephone or on line.

**October 1<sup>st</sup> thru 31<sup>st</sup>**

EXISTING JCFCU LOANS AND LOANS CLOSED BY INDIRECT DEALERS ARE NOT ELIGIBLE FOR THIS OFFER. \$7,500 MINIMUM LOAN AMOUNT. THE ACTUAL RATE IS BASED ON TERM AND CREDIT SCORE.

**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.

## Mobile Banking



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.

Look for the logo below on our website for full details and to sign up.



## NEW AUTO LOANS

AS LOW AS

# 1.99% APR

ACTUAL RATE IS BASED ON TERM AND CREDIT SCORE

## Holiday Loan Special

**\$1,000.00**

**7.75%\* APR**

**1 Year Term**

**No Payments until 2012**

**Monthly Payment of \$88**

**Available For a Limited Time  
(November 1<sup>st</sup> - December 23<sup>rd</sup>)**

Apply at any of our offices in person, the main office via telephone (429-4955), Info-Teller (429-4955 "Press 1"), or our website.

\* RATES MAY VARY AND ARE BASED ON A CREDIT SCORE



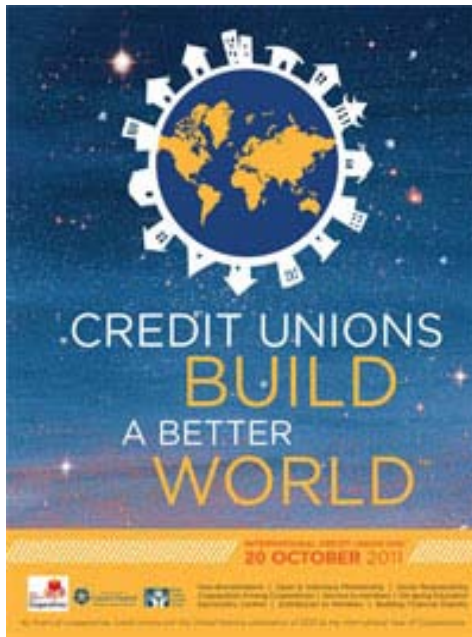
CHRISTMAS CLUB

# 2012

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 2012! Call us or stop by anytime after October 15th and we'll make your funds available or mail your check.

**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.**

**Thank You For Your Attention!**



**INTERNATIONAL CREDIT UNION DAY  
"A BRIEF HISTORY"**

This is the story of an idea. A simple idea that people could pool their money and make loans to each other. It's the credit union idea, and it evolved from the cooperative activities of early 19th century Europe. The first of these cooperatives was an 1844 marketing cooperative organized by a group of workers in Rochdale, England. That same year in Germany, Victor Aime Huber began developing and publicizing some of the early European cooperative theories. The idea of credit societies was a part of this effort.

Moved by the crop failure and famine that had devastated Germany in 1846-1847, Hermann Schulze-Delitzsch and Friedrich Wilhelm Raiffeisen created the first true credit unions in the mid-19th century. After organizing a cooperatively owned mill and bakery, Schulze-Delitzsch founded the first people's bank in 1852 to provide credit to entrepreneurs in the city. Raiffeisen had established a credit society in Flammersfeld, Germany in 1849 that depended on the charity of wealthy men for its support. He remained committed to that concept until 1864, when he organized a new credit union for farmers along the principles of cooperative interdependence, a community-first mentality and a volunteer management structure that are still fundamental today. The credit societies in Germany, and similar institutions founded by Luigi Luzzatti in Italy, were the forerunners of the large cooperative banks which abound in Europe today.

Over the years, credit unions spread to communities around the world. In the early 1900s Alphonse and Dorimene Desjardins started a credit union (caisse populaire) in Lévis, Quebec. Shortly thereafter, Alphonse, along with Americans Edward A. Filene and Roy F. Bergengren, helped establish credit unions in the United States.

As time passed, a desire emerged to establish an annual occasion to acknowledge both the credit unions' important role in creating opportunity for their members and communities and the achievements of pioneers who laid the

foundation for ongoing credit union success. On January 17, 1927, the Credit Union League of Massachusetts celebrated the first official holiday for credit union members and workers. They selected January 17 because it was the birthday of America's "Apostle of Thrift," Benjamin Franklin (1706-1790), who early credit union founders believed symbolized "the life and teaching embodied in the spirit and purpose of credit unions."

Ironically, rapid growth within the North American credit union movement meant that people were either too busy to celebrate or too new to the movement to recognize the significance of the celebration. After a brief trial period, Credit Union Day quietly disappeared.

In 1948, the U.S. Credit Union National Association (CUNA) decided to initiate a new national Credit Union Day celebration. CUNA and CUNA Mutual Insurance Society set aside the third Thursday of October as the national day of observance. By then, many more of America's credit union leaders believed there was a need for an occasion that would bring people together to reflect upon credit union history and achievements and to promote the credit union idea across the country.

Credit unions, state credit union leagues in the United States and many of the informal credit union chapters in each state were encouraged to celebrate the new holiday in some way. It was to be a time for raising funds for movement causes and to pay homage to the men and women who had dedicated their lives to credit union development.

As you join your fellow members and your credit union in this time of celebration, remember that you are joined by more than 184 million other members in 97 countries who also recognize and celebrate the credit union difference! October 20, 2011 is the day.

**Support Your Credit Union  
and the  
Credit Union Movement!**

**THIRD QUARTER STAFF  
SERVICE ANNIVERSARIES**

<b>J. KEVIN LUSH</b> Vice President Lending	<b>24 YEARS</b>
<b>TROY WINDHORST</b> Branch Officer - Highview	<b>18 YEARS</b>
<b>LEAH WILKERSON</b> Administrative Officer	<b>2 YEARS</b>
<b>BONNIE DUFFY</b> Support Services Officer	<b>2 YEARS</b>
<b>DONNA HUGHES</b> Member Services Representative	<b>12 YEARS</b>
<b>DIANA STOESS</b> Member Services Representative	<b>9 YEARS</b>
<b>CATHY PENNELL</b> Collection Specialist	<b>7 YEARS</b>

**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 (M-F)  
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 (M-F)
- \*\*\*\* **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 as Main Office #s  
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**OFFICE CLOSING - 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	01-02-12	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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