



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, CPA PSC
P.O. Box 22143
Louisville, KY 40252-22143

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

HOLIDAY



EXPENSE LOANS

We've Got 'Em

Pay Off Those 2011 Expenses
Call and Arrange Yours Today

JEFFERSON COUNTY
FEDERAL CREDIT UNION

A COMMUNITY CREDIT UNION

Persons who live, work, worship, attend school in, or volunteer 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.



Take hold of your finances by refinancing your mortgage for a lower fixed rate!

Watch your savings grow from pennies to dollars!

*Free closing costs up to \$500
For A Limited Time Only

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

SEE OUR WEBSITE FOR FULL DETAILS



MOBILE BRANCH

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

Season's Greetings



To You and Your Family
From Your Credit Union Family.
Have a Happy and Prosperous 2012



Cooperative Enterprises

Build a Better World

The United Nations General Assembly has declared 2012 the **International Year of Cooperatives**. The International Year of Cooperatives officially began Oct. 30, 2011, and runs through November 2012. The designation serves to highlight the contribution cooperatives have had in reducing poverty, creating jobs and promoting social integration. The theme for the International Year of Cooperatives 2012 is "Cooperative Enterprises Build a Better World."

Credit Unions are Financial Cooperatives

Support Your Credit Union

DEBIT CARD USE TIP

When you are using your JCFCU Debit Card consider telling the clerk that you want the transaction processed as a credit card transaction instead of a debit. This will require your signature instead of your PIN and will generate revenue for JCFCU to offset processing costs. The funds will still come directly from your checking account.

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: Steve Schweitzer - 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: Marilynn Hettich and Wendell Wright.

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 132) 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 3, 2012 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 4, 2012. 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 not

qualified will be referred to the Supervisory Committee for determination of suitability, and/or removal from office under the terms that govern the credit union.

Special Recognition

Don Fritts, Vice President of Collections pictured on the right was recognized at a recent Board of Directors meeting for ten years of service to the credit union. Carl Hicks, President and CEO presented the award.



Christmas Club 2012

It's time to open your 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. 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.

FOURTH QUARTER STAFF SERVICE ANNIVERSARIES

LINDSAY COTTNER Vice President Accounting	5	YEARS
JIM ANDREW Branch Manager - Downtown	15	YEARS
TIFFANY DEVINE Lending Specialist - Main Office	15	YEARS
JACKIE HARRIS Branch Manager - Urban	15	YEARS
MARIE STRANGE Member Service Rep. - Highview	12	YEARS
LINDA MILLER Member Service Rep. - Main Office	6	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 (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

WEBSITE - www.jcfcu.org
E-MAIL - mail@jcfcu.org
INFO TELLER - Same as Main Office #s



OFFICE CLOSING - 2012

Monday	JAN 16	M. L. King Day *
Monday	FEB 20	President's Day *
Monday	MAY 28	Memorial Day
Wednesday	JUL 04	Independence Day
Monday	SEP 03	Labor Day
Monday	OCT 08	Columbus Day *
Monday	NOV 12	Veterans Day *
Thursday	NOV 22	Thanksgiving Day
Monday	DEC 24	Christmas Eve * (Close At 12:30 P.M.)
Tuesday	DEC 25	Christmas Day
Monday	DEC 31	Year End Processing * (Close At 12:30 P.M.)
Tuesday	01-01-13	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.

