



## 42<sup>nd</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 11, 2012  
**TIME:** 6:30 P. M.  
**LOCATION:** St. Athanasius Parish Hall  
5915 Outer Loop Dr.  
Louisville, Ky. 40219

### CREDIT CARD STATEMENT DELIVERY OPTIONS

Paper, Mail or Electronic

Go to this link for your selection and information.

[www.managemycard.com](http://www.managemycard.com)



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

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.

## 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.

**THEY'RE FREE!**



The unexpected happens fast. Is your family protected? Debt Protection can help fill the financial gap in an emergency situation. You can purchase coverage for any or all of the situations below that may come up in your life.

### DISABILITY

### INVOLUNTARY UNEMPLOYMENT

### LOSS OF LIFE

Debt Protection Coverage replaces what you knew in the past as Credit Life & Disability Insurance. The New Program also includes INVOLUNTARY UNEMPLOYMENT COVERAGE.

Ask Staff for Details

## 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.

## 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 service 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 other companies that work closely with us to provide you with financial products and services

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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.

**JCFCU - 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 Acct. Numbers: \_\_\_\_\_

Member's Name \_\_\_\_\_

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

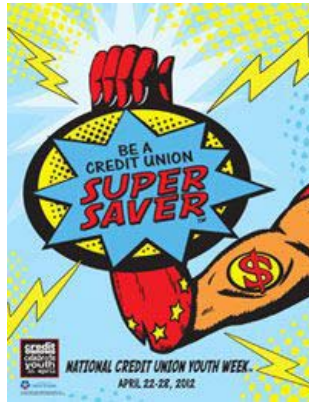
Street Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Signature \_\_\_\_\_

Date \_\_\_\_\_

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



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

**Editor's Note**

We would like to take this opportunity to welcome our newest staff member. **Heather Hoffmann** recently joined our staff as our Administrative Officer. Her duties keep her busy in the operation's background enhancing service to our members behind the scene.

Additionally **Brittany Jackson** joined the Highview staff recently as a part time teller. You will see her on the front line at that location ready to serve your financial needs.

We would also like to extend our best wishes to **Terry Craig** who is recuperating at home from a recent fall.

**FIRST QUARTER STAFF SERVICE ANNIVERSARIES**

<b>CARL HICKS</b> President and CEO	35	YEARS
<b>DON FRITTS</b> Vice President Collections	11	YEARS
<b>PHYLLIS DILLON</b> Branch Officer - INDIANA	7	YEARS
<b>JUDIE HARPER</b> New Account Manager	13	YEARS
<b>MARCY CONNER</b> Branch Manager - HIGHVIEW	12	YEARS
<b>TOI TODD</b> Head Teller - INDIANA	7	YEARS
<b>TERRY CRAIG</b> Member Service Rep. - MAIN OFFICE	10	YEARS
<b>VONDA NUTGRASS</b> Loan Department - MAIN OFFICE	8	YEARS
<b>ADRIA DENGER</b> Member Service Rep. - DOWNTOWN	8	YEARS
<b>MARY ZIMMERMAN</b> Member Service Rep. - INDIANA	7	YEARS
<b>STACEY RIVERA</b> Branch Manager - MAIN OFFICE	3	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 CLOSINGS - 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.

