



## Annual Meeting Report

We certainly hope those of you in attendance enjoyed the fellowship and knowledge gained at the 42<sup>nd</sup> 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.



Marilynn Hettich



Wendell Wright

Following the annual meeting the Directors held a reorganization meeting to elect officers for 2012-13. They are:

<b>WILLIAM ESKRIDGE</b>	<b>Chairman</b>
<b>STEVE SCHWEITZER</b>	<b>Vice-Chairman</b>
<b>WENDELL WRIGHT</b>	<b>Treasurer</b>
<b>ED DAVIS</b>	<b>Secretary</b>

### SUPERVISORY COMMITTEE

**SUSAN CLIFTON – Chairperson**  
**STAN ROBINSON**  
**GARY FISCHER**  
**JOSHUA JACKSON**

## LOW COST ID THEFT RECOVERY SERVICE

As part of our commitment to fight the effects of identity theft and bring you programs of incredible value every day, we have joined with the nation's best provider to offer **IDSafeChoice**. **This service covers any identity theft problem you have anywhere, not just on JCFCU accounts.** So, you can rest assured that, if the worst happens, you won't be left to clean up the mess on your own, since you will have a complete recovery program in place for you and your family. We offer this great benefit at the low rate of \$1.95 per family per month. The fee is deducted from your checking account. In the event that you have multiple checking accounts with JCFCU you pay only one fee. If you do not have a checking account with us open one today and begin enjoying this benefit along with free debit cards, bill payer, e-statements, online access, check copies, surcharge free ATMs and our Mobile Branch.

## THEME PARK TICKETS



	Adult	Child
Cincinnati Zoo	13.00	9.50
Creation Museum	20.00	13.00
Holiday World	39.00	33.00
Kings Island	27.00	27.00
Louisville Zoo	11.75	9.50
Newport Aquarium	21.50	14.00

(All Sales Final - No Refunds or Exchanges)

(All Prices Are For One Day Tickets)  
AVAILABLE AT LOUISVILLE SHARED BRANCHES  
PRICES MAY VARY

## SHARED BRANCH INFORMATION

Our shared branch network can serve you in Louisville as well as an additional 4,500 locations across the country. Check their website for locations near you or wherever you plan to travel at [www.creditunion.net](http://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 so many different institutions, all services offered by your credit union cannot be made available in this environment.

The 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, purchase VISA Travel & Gift Cards, official checks, and money orders. However, you cannot open or close accounts, close loans, transact business on IRA or certificate of deposit accounts. Also the amount of currency you can get in a day may be limited.

### APRs AS LOW AS

# 1.99%

## NEW AUTO LOANS

# 2.49%

## USED AUTO LOANS

# 3.95%

## MORTGAGE LOANS

ACTUAL RATE IS BASED ON TERM AND CREDIT SCORE



## "FREE" PRESCRIPTION DRUG CARD

The UNA RX CARD is a FREE discount prescription drug card delivered through a joint effort by RESTAT and United Networks of America. This program is made possible through the participation of U.S. pharmacies and pharmaceutical companies. UNA Rx Card provides members with an average savings of 32%-35% off U&C Pricing with savings as high as 75% on some medications. It is designed as a stand-alone benefit program but it may also be used as a supplement for insured prescription plans to cover non-formulary prescriptions. It can also be used as a Medicare Part D supplement by covering drugs once participants reach the "donut hole"! The UNA Rx Card network includes most major pharmacy chains nationwide including CVS, Kroger, Meijer, Safeway, Target, Walgreens, and Wal-Mart, to name a few. Cards are available at all of our full service locations or by visiting our website and printing one yourself.

## 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 or 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!

## 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.



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

## Editor's Note

We would like to take this opportunity to welcome our newest staff member. **Mai Bixner** who joined our staff recently and is currently assigned to the main office. She is looking forward to meeting you and serving your financial needs.

### \*\*\*\*\* 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.*

## SECOND QUARTER STAFF SERVICE ANNIVERSARIES

GARY S. EDELEN 34 YEARS  
Senior Vice President

ROBIN HOLCOMB 25 YEARS  
Vice President Member Services

RACHEL LEE 3 YEARS  
Business Development Officer

## Send Us Your em@il Address

Would you like to be notified of special credit union promotions without having to wait on your newsletter or a special mailing piece in your mailbox at home? 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.

## 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.

## 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](http://www.jcfcu.org)  
E-MAIL - [mail@jcfcu.org](mailto: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.

