



The Jefferson County Federal Credit Union Journal

Fall
2012
Edition

Finance at least a \$2,500 loan from November 1 to December 24 and be put in a drawing to win a 32" flat screen television.



Qualified borrowers and new money only. Drawing to be held December 24, 2012.

CHECK OUT OUR NEW LOWER AUTO RATES

AS LOW AS

1.99% APR*



*Annual percentage rate. Rates determined by credit history. Maximum rate 15.99% APR.

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

HICKS ANNOUNCES RETIREMENT



Carl Hicks is retiring after 35 years of service to the credit union as its President and CEO. During his tenure the operation grew from \$2.8 to \$112 million in assets. Membership increased from 2,000 to over 13,000 and the original two local locations have become seven. Many new services were made available to the members over the years while maintaining a strong and solid financial position. Hicks attributed the success to support from his wife and family, supportive members, a supportive board of directors, a great management team and a good support staff. He enjoyed his service to the membership and made many lasting friendships in the process. He also noted that he is leaving the credit union and members in very capable hands with its new President, Heather D. Clunie.

In addition to his service to Jefferson County Federal Credit Union, Hicks was very active in the credit union industry in Kentucky. He was a charter member of the board of directors of Kentucky Corporate Federal Credit Union founded in 1982 and Credit Unions Center of KY, LLC founded in 1998 and continues to be active with both. Additionally he serves on the board of directors of the Kentucky Credit Union League and KYCUL Services Inc. as well as many committee appointments. He enjoys the service to the credit union industry and working with his peers.

WELCOME TO HEATHER CLUNIE



Heather started on August 6th as President to replace Carl Hicks. Heather worked at LG&E Credit Union for over 13 years and was their CEO. She has Bachelors and Masters of Business Administration Degrees from IU Southeast. She has earned various awards while serving in the Credit Union industry including the Richard B. Zimmerman Outstanding Young Leader Award and Business First's Forty Under 40.

Holiday Loan Special

\$2,000.00
7.75%* APR
1 Year Term

No Payments until 2013
Monthly Payment of \$175
Available For a Limited Time
(November 1st - December 21st)

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

* ANNUAL PERCENTAGE RATE. RATE DETERMINED BY CREDIT HISTORY.

DEBIT CARD INFO

Our Debit Mastercard makes it easy for you to shop and budget at the same time. The money comes directly out of your checking account. Merchants worldwide accept our Debit MasterCard. Most transactions require you to enter your PIN. If the merchant uses an out of network card processor and cannot accept the PIN, the transaction can be processed as a CREDIT transaction. A PIN debit transaction will permit you to get cash back on your transaction. A CREDIT transaction will not. Either way you use the card, our Debit MasterCard is the card that you need to carry in your wallet.



Christmas Club Accounts

It's time to start a Christmas Club account for next year. If you wish for 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 deduction now for next year's shopping. And don't forget, this account earns dividends. If you aren't receiving a check this year, be sure to open your account so you will in 2013! Call us or stop by anytime after October 15th and we'll make your funds available or mail your check.



**INTERNATIONAL CREDIT UNION DAY
October 18, 2012**

With seven billion people living in the world, each passing moment provides an opportunity to help one another. By losing ourselves in a cause we believe in and are prepared to fight for, we can find both happiness and genuine success.

This year on October 18, 2012, credit unions in 100 countries will celebrate International Credit Union (ICU) Day by banding together and appreciating their members.

As a credit union member, you belong to a global movement in which people help people. Worldwide, 188 million members experience the benefits of belonging to a financial cooperative that believes in and is willing to fight for this year's message: "Members Matter Most."

Credit unions exist to serve you, the member, not to increase the bottom line. A focus on superb customer service and member satisfaction sets credit unions apart from other financial institutions. As not-for-profit cooperative institutions, credit unions return their earnings to members in the form of higher interest on deposits, lower loan rates, and fewer fees.

Irrespective of the amount you have on deposit with us, you are a member and an owner, with equal ownership and one vote. Members are never just numbers; your ownership empowers you and provides a voice.

In addition to member control, credit unions offer education and training programs. Fifty-four percent of Americans ages 18 to 34 check their social media accounts daily, while less than one third do a daily check on their financial statements. Credit unions actively focus on creating fiscally responsible members through their wide variety of education programs, which positively impact savings and spending habits for a lifetime.

Member control, education and training programs, and concern for the community are key cooperative values that differentiate credit unions from other financial institutions. Our people-first philosophy illustrates an underlying credit union message that will be celebrated this fall. ICU Day's theme, "Members Matter Most," conveys a simple message that strikes home in its ability to communicate our top priority.

Credit union membership affects lives around the world. Reina and Rofina, women from an isolated community in Mexico, gained access to a nearby credit union five years ago when a road was built. The credit union secured a loan to build a food distribution center where they now work dispensing beans, rice, and sugar to surrounding villages. Caja Zongolica, their credit union, created stability for Reina and Rofina and their family's future. It's people like you, Reina, and Rofina who make the credit union difference a reality.

**HOME BRANCH
JUST GOT BETTER**

If You Have Not Checked Out Our Newly Revamped Home Branch-- You Should

New Features Include:

- Create Stop Payments
- Forgotten PIN retrieval
- Personal Login Option
- Nickname Accounts
- Secure Messaging
- Real Time Address Changes
- Suffix Display Preferences

Logon to our easy to read Home Branch or visit our website at www.jcfcu.org and view our demo.



**Why Throw Away Your Money?
Save with Sprint!**

Join the over 1.3 Million credit union members nationwide that are already saving over \$165 million on their wireless plans! Jefferson County Federal Credit Union is pleased to bring our members these major savings through the **Sprint Credit Union Member Discount Plan**.

Ways you can save:

- **10% off*** most regularly priced Sprint individual service plans
- **15% off*** most regularly priced Sprint business service plans
- Waived activation fee on new activations
- Waived upgrade fee
- Available to new and existing Sprint customers

Enjoy the perks, benefits and exclusive discounts that only credit union members like you can receive.

3 Ways to Get Your Discount:

- Call **877.SAVE.4CU** (877.728.3428) and let them know you're a **credit union member**. Ask to be a part of the NACUC_ZZM Corporate ID to save
- Click www.LoveMyCreditUnion.org/Sprint
- Visit your nearest Sprint store

What are you waiting for? Start saving today!

*Application of discount requires 2-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade. All rights reserved. Sprint, the logo, and other trademarks are the trademarks of Sprint Nextel.

**STAFF
SERVICE ANNIVERSARIES**

J. KEVIN LUSH 25 YEARS
Vice President Lending

TROY WINDHORST 19 YEARS
Branch Officer - Highview

DONNA HUGHES 13 YEARS
Member Services Representative - Main Office

DIANA STOESS 10 YEARS
Member Services Representative - Main Office

CATHY PENNELL 8 YEARS
Collection Specialist - Main Office

BONNIE DUFFY 3 YEARS
Support Services Officer - Main Office

BRITTANY JACKSON 1 YEAR
Member Service Representative - Highview

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.

