



**Jefferson County  
Federal Credit Union**

A Community Credit Union

# Member News



Spring  
2013

## It's Time For Spring Home Improvements

Maybe you want to remodel your kitchen, build a deck, put in a swimming pool, even install energy efficient doors and windows...

Whatever your home needs this spring, the money you need to get the job done may be available with a Home Equity Loan. Stop by, or call us today to find out how easy and affordable it is to take advantage of a Credit Union Home Equity Loan.

- Use the money for any purpose: home improvements, vacation, education, etc...
- Interest may be tax deductible (consult your tax advisor)

### Home Improvement Tips

- Sometimes you have to **spend money to save money**. For example, a new appliance can save you money on electricity when you purchase energy-efficient models.

- **Got a leaky roof?** It may be a result of flashing failure. Check flashing around the chimney, wall, etc. Check to make sure tree branches and leaves are not touching the roof, too.

- Have a qualified heating and cooling contractor **clean and service the outside unit of the air conditioning system**. Clean coils operate more efficiently, and an annual service call will keep the system working at peak performance levels. Change interior filters on a regular basis.

- **Replacing windows** is a great way to give your home a fresh, new look. Consider all the various styles, shapes and colors in which windows are now available. Today, window options offer new benefits never imagined before—from enhanced security and protection against damaging UV light to sound or energy control and greater comfort.

### Home Equity Loans

5 year	3.25%APR*
10 year	4.00%APR*
15 year	4.75%APR*

\*Annual Percentage Rate. Effective April 1, 2013 and subject to change. Available for new loans. Must meet credit requirements. Not available for refinancing of existing Credit Union loans.

## Get \$100 Cash

Bring your new or refinanced auto loan of \$5,000 or more to the Credit Union and we'll give you \$100 cold, hard cash! Take advantage of the savings and apply today!

# 1.99%<sup>as low as</sup> APR\*

\*Annual Percentage Rate. Effective April 1, 2013, and subject to change. Must meet credit requirements. Indirect loans do not qualify.





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[www.jcfcu.org](http://www.jcfcu.org)

**E-MAIL - mail@jcfcu.org**

**INFO TELLER – 502.429.4955**

1.800.288.5228 (Toll Free)

**MAIN OFFICE**

9600 Ormsby Station Road  
Lou., KY 40223  
502.429.4955  
1.800.288.5228 (Toll Free)

**Drive Thru Lobby**

Mon.	8:00 - 5:00	9:00 - 4:30
Tues.	9:00 - 4:30	9:00 - 4:30
Wed.	9:00 - 4:30	9:00 - 4:30
Thurs.	9:00 - 4:30	9:00 - 4:30
Fri.	8:00 - 6:00	9:00 - 6:00

**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  
502.574.6213  
Hours: M-T-W-T 9:00 AM - 4:30 PM  
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**

4917-B Dixie Highway  
Lou., KY 40216  
2925 Goose Creek Rd.  
Lou., KY 40241  
Hours: 9:00 AM - 7:00 PM (M-F)  
9:00 AM - 2:00 PM Saturday

**Holiday Closings**

**Memorial Day**

**Monday, May 27**

**Independence Day**

**Thursday, July 4**



Federally Insured By NCUA

**324200-A0313**

# New Hours Main Office and Highview Branch Effective April 1, 2013

	Drive Thru	Lobby
Monday	8:00 - 5:00	9:00 - 4:30
Tuesday	9:00 - 4:30	9:00 - 4:30
Wednesday	9:00 - 4:30	9:00 - 4:30
Thursday	9:00 - 4:30	9:00 - 4:30
Friday	8:00 - 6:00	9:00 - 6:00

## Valuable Add-On Protection For Your Peace Of Mind!

We offer the added protection of GAP Insurance and Mechanical Breakdown Protection and it can easily be added to your loan even if it takes the loan over 100% of its retail.

### Not sure if you need Guaranteed Asset Protection (GAP)?

Did you put less than a 20% down payment on your new vehicle? If you answered yes to that question then you should seriously consider adding GAP coverage today. In addition, consider these startling statistics:

- One in three Americans suffers the total loss of a vehicle at some point in their lifetime
- One in 20 drivers experiences an un-recovered theft
- Vehicles begin losing value as soon as they are purchased

The statistics are staggering. Make sure your investment is protected!!

Visit <https://jcfcu.q2solutions.com/ConsumerSite.asp> to get an instant quote and to learn more about the benefits of GAP protection.

### Not sure if you need Mechanical Breakdown Protection (MBP)?

Labor costs for vehicle repairs alone have risen an estimated 23% over the past three years. Costs of labor and parts will continue to escalate because of substantial increases in the cost of vehicles spurred by technological advances. By purchasing MBP today, you're prepared for future repairs at today's prices. And the ability to finance the cost in with the loan makes budgeting easy; there's no need to worry about where to get the money for future repairs. Even while under factory warranty, buyers can take advantage of the added benefits provided with MBP, like 24-hour roadside assistance, towing, and rental vehicle assistance. Plus, MBP may cover costs otherwise not covered by the factory. Cost depends on vehicle and which warranty chosen. You can finance in with loan or purchase even if you do not have a loan.

Visit <https://jcfcu.q2solutions.com/ConsumerSite.asp> to get an instant quote and to learn more about the benefits of MBP protection.

## Join Us May 10 For The Annual Meeting

Make plans now to attend our Annual Meeting on Friday, May 10, at 6:30 pm at St Athansius Parish Hall (5915 Outer Loop).

Check-in will begin at 6pm. 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 great door prizes. A light dinner will be served. We look forward to seeing you there.

## Staff Anniversaries

- **Mai Bixner**  
Bus Development Officer, Main Office - 1 year
- **Marcy Conner**  
Head Teller, Highview - 13 years
- **Terry Craig**  
Member Service Rep, Main Office - 11 years
- **Adria Denger**  
Branch Manager, Downtown - 9 years
- **Phyllis Dillion**  
Branch Officer, Indiana - 8 years
- **Don Fritts**  
VP Collections, Main Office - 12 years
- **Judie Harper**  
New Account Manager, Main Office - 14 years
- **Vonda Nutgrass**  
Lending Service Rep, Main Office - 9 years
- **Toi Todd**  
Head Teller, Indiana - 8 years
- **Mary Zimmerman**  
Member Service Rep, Indiana - 8 years