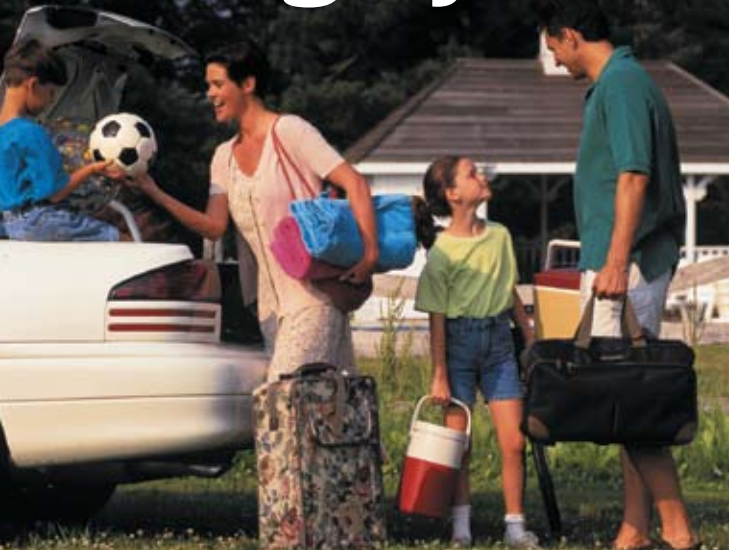




More Than Just A Car... it brings your family together!



Make great memories happen and
save money with a JCFCU auto loan.

1.94%

 as low as
APR*

fast service • payroll deduction • 100% financing

Apply for our low-rate auto loan today!

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

The 43rd Annual Meeting Was A Huge Success!

We want to take this opportunity to thank all of our members for your support of the credit union. We look forward to serving your needs and working with you in the future and build on our past success. If you have any suggestions or input for the enhancement of the credit union's services please be sure to contact us. We seriously consider any item you pass along. We are here and available to serve your needs.

Following the Annual Meeting the Directors held a reorganization meeting to elect officers for 2013-14.

Board Members: William Eskridge, Chairman; Steve Schweitzer, Vice Chairman; Wendell Wright, Treasurer; and Ed Davis, Secretary

Supervisory Committee: Susan Clifton, Chairperson; Stan Robinson, Gary Fischer, Joshua Jackson and Brian Argabright

Congratulations to (pictured below L-R) William Eskridge, Barbara Hayes and Steve Schweitzer who were re-elected to serve three-year terms.



**From new homes
to refinancing,
JCFCU is your
trusted source for
mortgage loans.**

**Now offering 30-year
loans for a limited
time. Call us today!**

Annual Privacy Notice Included With This Statement

We want to share with you the Six Great Truths we believe about our members:

1. Members are not outsiders to our business - you're the reason for it.
2. Members are not an interruption of our business - you're the sole purpose for it.
3. We are not doing members a favor by being here - you do us the favor of coming to us.
4. Members are the most important visitors we can ever have, whether you visit by mail, electronically, telephone or in person.
5. Members are not statistics. You are flesh and blood people, have feelings and emotions, also have biases and prejudices, and deserve courtesy and respect.
6. Satisfying members' needs and wants isn't everything at the JCFCU - it's the only thing!

Amusement Park Tickets

Visiting an attraction during your summer vacation? Stop by one of our locations to save big money on admission. We offer tickets to the following parks: Cincinnati Zoo, Holiday World, King's Island, Louisville Zoo, Newport Aquarium, Creation Museum. Check out our web site or call us for prices.



Bears On Patrol

Thanks to all members who donated stuffed animals for our Bears on Patrol drive. The animals will be given to police to hand out when there is a case involving a child.

Fee Change Notice

Effective August 15, 2013, the following fees will change:

Dormant accounts - after 18 months (per statement period)	\$7.50
Excessive transfer fees (electronic transfers to a savings account after 6 per month)	\$2 ea
Return Item Chg, Overdraft, Insufficient Funds, Safe Landing Courtesy Pay	\$35 ea
Stop Payment on Share Draft without funds on deposit	\$35 ea
Stop Payment on Share Draft with funds on deposit	\$12 ea

View entire fee schedule on our website at <https://www.jcfcu.org/pdf/sof.pdf>

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 your balance falls below that, remit the amount required to correct it immediately. After 90 days, these accounts will be assessed a fee and closed.

Staff Anniversaries

- **Heather Clunie**
President, Main Office - 1 year
- **Bonnie Duffy**
Support Services Officer, Main Office - 4 years
- **Robin Holcomb**
VP Member Service, Main Office - 26 years
- **Cathy Pennell**
Collections Specialist, Main Office - 9 years



**Jefferson County
Federal Credit Union**

A Community Credit Union

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

**Labor Day
Monday, September 2**



Federally Insured By NCUA

324200-A0613