



**Jefferson County
Federal Credit Union**

A Community Credit Union

Member News



Fall
2014



**Flat
Screen
TV
Giveaway**

Finance a loan of \$2,500 or more from November 1 – December 19 and you'll be put in a drawing to win a 32" flat screen television. What a great Christmas gift - for you!

Qualified borrowers financing new loans are eligible. Drawing to be held December 19, 2014.

Apply online for your loan today!

Your Credit Union is your one-stop shop offering everything you need to make your car buying experience less stressful. We offer Guaranteed Auto Protection (GAP insurance), Extended Warranties, along with Debt Protection Coverage in case of death, disability and unemployment. Save hundreds of dollars at your Credit Union versus purchasing these extras at the dealer. Ask us today for more details!

fast service • payroll deduction • 100% financing

1.94 as low as
%APR*



*Annual Percentage Rate. Effective October 1, 2014, and subject to change. Must meet credit requirements. Indirect loans do not qualify.

Christmas Club Accounts

If you would like us to send you a check for this year's proceeds, please call our main office. You can also stop by any office to withdraw your funds in person. Don't have a club account? It's the perfect time to start a Christmas Club account for next year's shopping. Stop in today to open up your dividend-earning Christmas Club account.

Holiday Loan Special

Borrow \$2,000
6.90% APR* • 12 month term
No Payments until 2015
Apply in person, by phone or on our website.



*Annual Percentage Rate. Available November 1 – December 19, 2014. Must meet credit requirements.

Help Us Help Others! JCFCU is collecting donations to support Home of the Innocents from November 1 through Christmas. Feel free to drop off any items that you would like to donate at any of our branches. The Home of the Innocents needs kids clothing or baby items, sheets, towels, or personal care items. You can see a full list of the needs at <https://www.homeoftheinnocents.org/donate>.

Welcome Tarcana Members And New Branch!

Tarcana Credit Union members are now a part of our JCFCU family. This also means that all members have a new office that you can utilize located at **1000 West Broadway**, in Louisville. **Hours at this branch are Monday - Friday, 9am-1pm and 1:30pm-4:30pm.**

Important Notice Regarding Change in Terms to MasterCard® Zero Liability Rules

MasterCard® has updated its rules relating to liability for unauthorized transactions. Unless otherwise specified, the following changes apply to all MasterCard® cards issued by Jefferson County Federal Credit Union.

Liability for Unauthorized Use

Effective October 17, 2014, the following rule will apply to your MasterCard card and will amend and supersede the terms of your cardholder agreement relating to the MasterCard® Zero Liability Policy:

You will have no liability for unauthorized use of your MasterCard, provided that you have exercised reasonable care in safeguarding the Card from risk of loss or theft, and upon becoming aware of such loss or theft, you promptly report the loss or theft to us at 9600 Ormsby Station Rd., Louisville KY 40223 or (502) 429-4955. MasterCard's zero liability policy does not apply to MasterCard-branded cards issued for commercial, business or agricultural purposes, except for MasterCard commercial cards used for small business as listed on www.mastercardbusiness.com. MasterCard's policies are subject to change. For more information, visit MasterCard's Zero Liability website at www.mastercard.com/zeroliability.

All other terms of your cardholder agreement remain unchanged, including, without limitation, the definition of "unauthorized use" and your agreement to notify us if your card is ever lost or stolen or if an unauthorized use may have occurred. If you have any questions, please refer to your cardholder agreement or contact us.

Congratulations Adria!

Adria Denger retired on June 6 after 10 years of service. Adria was the Branch Manager of our Downtown location. We wish Adria the best in her retirement and commend her for her 10 years of service with JCFCU.



**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 Rd. - 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
810 Barret Avenue - 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

RALE BRANCH

2827 Hale Avenue - Lou., KY 40211
502.772.7283
Hours: 9 AM - 4:30 PM (M-F)
Closed Daily 1:00 - 1:30 PM

TARCANA BRANCH

1000 West Broadway - Lou., KY 40203
502.213.3260
Hours: 9 AM - 4:30 PM (M-F)
Closed Daily 1:00 - 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

Columbus Day - October 13
Veterans Day - November 11
Thanksgiving - November 27
Christmas Eve - December 24
(close at 12:30pm)
Christmas Day - December 25
New Year's Eve - December 31
(close at 12:30pm - year-end processing)
New Year's Day - January 1, 2015



Federally Insured By NCUA

324200-A-0914

Ask us
for details!

Open A

Jungle Savers Account

For Your Child Today!

Staff Anniversaries

- **Donna Hughes**
MSR, Floater - 15 years
- **Kevin Lush**
VP Lending, Main Office - 27 years
- **Diana Stoess**
MSR, Main Office - 12 years
- **Marie Strange**
Branch Manager, Urban - 15 years
- **Joy Tomerlin**
MSR, Highview - 2 years
- **Joel Voyles**
Senior Vice President, Main Office - 2 years
- **Troy Windhorst**
Branch Manager, Highview - 21 years