



Coming Soon!

Remote Deposit Capture

With this great new service, you will be able to take a picture of your check and deposit it to your JCFCU account electronically through Mobile Banking. Fast, Easy and Free anytime 24/7!



Auto Loans

fast service • payroll deduction • 100% financing

1.94 as low as
%APR*



Refinancing an Auto Loan from another lender at
JCFCU might lower your monthly payment!

*Annual Percentage Rate. Effective January 1, 2015, and subject to change. Must meet credit requirements.

Start Saving Now For Christmas



One of the best ways to make sure you'll have the money you need for the holidays is to start saving now with a Credit Union Christmas Club Account. Even if you just make small regular deposits, you will be surprised how fast your money will accumulate. Plus, your money will earn dividends. Call us today to open a new account, or to increase the payroll deduction on your existing account.

A Request From Our Auditors Annual account statement confirmation...

Your Credit Union is required by federal law to ask you periodically to confirm your account balances with us to an outside auditing firm. Your balances are listed on your year-end statement. Please take a moment to verify the accuracy of your statement ending balances. If there are any differences, please respond directly to the auditors at the address below. Your prompt attention to this matter is appreciated.

KENNETH KLING, CPA PSC (do not send any other JCFCU mail to this address)
P.O. Box 22143 • Louisville, KY 40252-2143

Save Big With The Sprint Credit Union Member Discount

Tired of paying too much for your cell bill? We don't blame you. So we're helping you save with the Sprint Credit Union Member Discount from Love My Credit Union Rewards. As a Jefferson Co. Federal Credit Union member, you can save on your monthly wireless bills – plus have your activation and upgrade fees waived.

Our members can get:

- **10% discount** on select regularly priced Sprint monthly service
- **Activation fee on new lines waived** (up to \$36 in savings)
- **Upgrade fee waived** (up to \$36 in savings)

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 LoveMyCreditUnion.org/Sprint
- Visit your nearest Sprint store

Current and new Sprint customers need to verify credit union membership to take advantage of these exclusive discounts. Visit www.Sprint.com/verify or download the Love My Credit Union Rewards app in the Apple App Store or Google Play to verify your membership.

Stop paying too much for your wireless services, start saving with the Sprint Credit Union Member Discount today.

*Application of discount requires 2-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade. Discount not available on secondary lines for Family and Business Share plans.

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**Call us to find out about
our IRA options today.
Contributions may
be tax deductible.**
(consult your tax advisor)

Official Notice To All Members Board of Directors Election Procedure

The Nominating Committee:

In accordance with the credit union bylaws (Article V, Section 1) the Chairman of the Board will appoint a nominating committee of not fewer than three members. Board Chairman William Eskridge has made the following appointments: Steve Schweitzer - Chairman, Gary Fischer, & Josh Jackson.

Nominations by the Nominating Committee:

As directed by the credit union by laws (Article V, Section 1) it is the duty of the nominating committee to nominate at least one member for each vacancy, including any unexpired term vacancy, for which elections are being held, and to determine that the members nominated are agreeable to the placing of their names in nomination and will accept office if elected.

The Committee nominates the following for a three (3) year term: Brian Argabright and Marilyn Hettich.

Nominations by Petition Procedure:

In addition to candidates nominated by the Nominating Committee, qualified members may be nominated by petition. The petition must nominate a member and include a written description of their qualifications and must be signed by the nominee and signed by 1% of the members with a minimum of 20 and a maximum of 500. The petition forms must be on credit union forms and are available at the main office during regular business hours. Any signed petitions must be received by the credit union's secretary or President prior to close of business February 1, 2015 at 9600 Ormsby Station Road, Louisville, KY 40223. A letter signed by the candidate certifying a willingness to serve for the term for which the member is being nominated must accompany the petition.

Election Procedure:

Article V, Section 2 states that all persons nominated by either the nominating committee or by petition must be placed before the members. All elections are determined by plurality vote and will be by ballot except where there is only one nominee for each position to be filled. When only one nominee is nominated for each position to be filled, the chair may take a voice vote or declare each nominee elected by general consent or acclamation at the Annual Meeting. Nominations cannot be made from the floor unless insufficient nominations have been made by the nominating committee or by petition to provide for one nominee for each position to be filled or circumstances prevent the candidacy of the one nominee for a position to be filled. Only those positions without a nominee are subject to nominations from the floor.

Qualifications For Holding Office, Signing Petitions and Voting at the Annual Meeting:

In order for any member to run for an elected office of the credit union, or be eligible to vote or sign petitions, that member must comply with all bylaws and regulations governing the credit union including but not limited to the following: A member proposed to hold office must be at least eighteen (18) years of age, in good standing with the credit union, (good standing is defined as being current on all obligations, eligible for loans, share drafts and all controlled services that are offered by the credit union), cannot be an employee of the credit union or a former employee in the past two (2) years, or an immediate family member of an employee, former employee or official (as defined in the personnel policy, Section V, G, 2). Voting members must be a member in good standing, at least sixteen (16) years of age, have valid picture identification and must be present. Members that have not attained the age of majority wishing to vote that do not possess the aforementioned identification must be accompanied by an adult member of the credit union. Applications for membership will not be accepted for the purpose of voting at the Annual Meeting or for holding office after the close of business on Friday, May 1, 2015. Associations, corporations or lodges must have a resolution for voting purposes. The resolution must designate the individual authorized to cast the vote for the organization. A parliamentarian appointed by the Chairman shall address all questions involving disputes according to the principles of Robert's Rules of Order and the bylaws, rules and regulations of the credit union and all governing bodies. A member of the credit union who indicates that he/she is qualified to run for office and is elected, then later proves to be unqualified, will be referred to the Supervisory Committee for determination of suitability, and/or removal from office under the terms that govern the credit union.

Staff Anniversaries

• Tiffany Devine

Lending Specialist, Main Office - 18 years

• Jackie Harris

Branch Manager, Rale - 18 years

• Linda Miller

MSR, Highview - 9 years

• Lindsay Cottner

VP Accounting, Main Office - 8 years

• Heather Hoffmann

Administrative Officer, Main Office - 3 years

• Jonathan Brewer

MSR, Main Office - 1 year



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

TRACANA 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

M.L.King Day - January 19

Presidents' Day - February 16

Louisville Shared Branches Open



Federally Insured By NCUA

324200-A-1214