

**Have A Loan Someplace Else?
Refinancing An Auto Loan From
Another Lender At JCFCU Might Lower
Your Monthly Payment!**

Auto Loans

fast service • payroll deduction • 100% financing

1.94 as low as
%APR*



*Annual Percentage Rate. Effective January 1, 2016, 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 40252-0143

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

Let Jefferson County Federal Credit Union Simplify Your Life

Jefferson County Federal Credit Union wants you to be able to take us wherever you go! We make mobile banking easy with our iPhone and Android apps. You can check your account balance, transfer funds, deposit a check, and more – right from your smartphone!

Don't have a smartphone yet or are looking to upgrade? Sign up for the Sprint Credit Union Member Discount and you'll get a 10% discount on select regularly priced Sprint monthly data service, waived activation fees on new lines, and waived upgrade fees.

Jefferson County Federal Credit Union's mobile banking and the latest smartphone at a great price from Sprint – two ways we can simplify your life!

Visit www.jcfcu.org to see our mobile banking options and begin simplifying your life today. Visit LoveMyCreditUnion.org/Sprint to find out how you can get the Sprint Credit Union Member Discount.

**In an effort to make
your online experience
connecting with us the
best it can be, we are
enhancing and
updating our website!
Watch for more details soon!**

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: Ed Davis - Chairman, Gary Fischer, and 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: William Eskridge, Barbara Hays and Steve Schweitzer.

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, 2016 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, April 29, 2016. 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 - 19 years
- **Jackie Harris:** Branch Manager, Rale - 19 years
- **Linda Miller:** MSR, Highview - 10 years
- **Lindsay Cottner:** VP Accounting, Main Office - 9 years
- **Heather Hoffmann:** Administrative Officer, Main Office - 4 years

Holiday Closings

- M.L. King Jr. Day**
January 18
- Presidents' Day**
February 15



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: 9:00 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: 9:00 AM - 4:30 PM (M-F)
Closed Daily 1:00 - 1:30 PM

PRP BRANCH

6101 Greenwood Road - Lou., KY 40258
502.371.9835
Hours: M-T-W-T 9:00 AM - 4:30 PM
Friday 9:00 AM - 6:00 PM
Drive Thru: Monday 8:00 AM - 5:00 PM
T-W-T 9:00 AM - 4:30 PM
Friday 8:00 AM - 6:00 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



Federally Insured By NCUA

324200-A-1215