



Celebrate The New Year
By Giving The Gift Of
Membership To Your Family!

Carl Hicks

October 7, 1946 – November 18, 2019

It is with a heavy heart that we share our condolences on the passing of Carl Hicks. Carl was the retired President/CEO of Jefferson County Federal Credit Union where he worked from 1977 – 2012. He was the first ever CEO of the Credit Union. Carl is remembered by his Credit Union family as an outstanding leader and visionary. He was a devoted husband, loving father, and proud grandfather.

On behalf of our Board of Directors and employees, we extend our deepest sympathies to Carl's family during this very difficult time. We will miss him deeply and his legacy at the Credit Union will live on for future generations because of his accomplishments and dedication.




Auto Loans

Have A Loan Somewhere Else?
Refinancing An Auto Loan From Another Lender Might
Lower Your Monthly Payment And Save You Money!

fast service • payroll deduction • 100% financing

Apply online for your loan today! It's fast and easy!

Qualified borrowers financing loans from another lender. Existing JCFCU loans not eligible. Offer available for a limited time.

We'll give you..

\$100

Gift Card

when you refinance your
auto loan from another
lender to JCFCU

IRAs - Save For Your Future!

Call us and ask about opening an IRA today.
Contributions may be tax deductible.
(consult your tax advisor).

Scholarships

Watch for information about the upcoming Carl Rixman and Carl Hicks Memorial Scholarships for graduating seniors.

Is Your New Year's Resolution To Save Money?

Check out the many benefits of a JCFCU Credit Card. Choose the type of card that is best for you. Save money when you combine balances from other higher-rate cards with our Balance Transfer Special. Call us today, or apply online.

- **3 different types:** Platinum, Rewards, or a Share Secured. You choose the card that fits you best!
- **Balance Transfer Special*:** As low as 6 months with 0% on Platinum and Rewards cards

*Not available for Share Secured Cards. Must meet credit requirements. Restrictions apply.

Take advantage of a
balance transfer to
help you meet your
New Year's financial
wellness goals!

Official Notice To All Members Board Of Directors Election Procedure



A Community Credit Union

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, Josh Jackson, and Vickie Goldsmith.

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:

Susan Clifton and Gary Fischer

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, 2020 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 24, 2020. 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, and shall later prove 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.

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

	8:00 - 5:00	9:00 - 4:30
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

Lobby

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

TARCANA BRANCH

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

PRP BRANCH

6101 Greenwood Road - Lou., KY 40258
502.371.9835
Hours - Same as Main Office

INDIANA BRANCH

Federal Building - 'A' Wing - Rm. 157
1201 E. 10th St. - Jeffersonville, IN 47130
812.218.2848
Hours: 9:00 AM - 5:00 PM (M)
8:30 AM - 4:30 PM (T-F)



Federally Insured By NCUA

Holiday Closings

Martin Luther King, Jr. Day - January 20
President's Day - February 17

Staff Anniversaries

- **Tiffany Devine:** Mortgage Loan Originator, Main Office - 23 years
- **Jackie Harris:** MSR, Indiana - 23 years
- **Lindsay Cottner:** VP Accounting, Main Office - 13 years
- **Heather Hoffmann:** Administrative Officer, Main Office - 8 years
- **Cami Duncan:** Business Development Officer, Main Office - 4 years
- **Tabitha Cook:** Branch Manager, Tarcana - 2 years

**Start Saving Now For Next Year's
Christmas. Open a Christmas Club
Account or increase
the payroll deduction
on your existing
account today!**

