



**Jefferson County  
Federal Credit Union**

**A Community Credit Union**

Spring 2020

# Member News



Have Spring New Car Fever?  
Apply online or call us today  
at 800.228-5288.

## Big Plans? We've got you covered for all of life's major expenses!



**And we'll  
even cover  
closing costs  
up to \$500\***

**Apply today online or  
by phone 800.288.5228**

\*Must meet credit requirements. Rate is the Wall Street Journal prime rate and is subject to change quarterly. Current rate is 4.25%APR effective April 6, 2020. \*No closing costs up to \$500. Offer available for a limited time only. Certain restrictions apply. See JCFCU for complete details.

### Notice Account Verification

The Supervisory Committee is verifying member records. Please compare balances with your records. If they do not agree, please report any differences immediately to: Kenneth Kling, CPA PSC (do not send any other JCFCU mail to this address) PO Box 22143 Louisville, KY 40252-0143 We will consider the balances correct unless we hear from you within the next 10 days. Thank you for your assistance!

### Apply For Our Scholarships...

JCFCU is giving away a \$1,000 Carl Rixman Memorial Scholarship and a \$1,000 Carl Hicks Memorial Scholarship to graduating seniors. Applications must be postmarked by April 10, 2020. See our web site or any branch for the eligibility requirements and the application.

### New Mobile App Coming

**Soon!** Watch for more details on the launch of our new Mobile App. You will love the features of this new App.

### Annual Membership Meeting Postponed Due To COVID-19 Safety Precautions

At JCFCU, the health and well being of our members and staff is important. Due to the COVID-19 CDC recommendations the Board has decided to cancel the Annual Membership Meeting that was scheduled for May 15. Although we will miss seeing you all, we know that the decision to cancel is the best option at this time. The business portion of the annual meeting will be held at a latter date. Our hearts go out to all those affected by COVID-19.

**To View Our Privacy Notice – Visit us online at <https://www.jcfcu.org/pdf/Privacy.pdf>**

# Spring Fever Auto Loans

New Vehicles as low as

# 2.99% APR\*

term up to 36 months



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

**fast service • payroll deduction • 100% financing**



A Community Credit Union

[www.jcfcu.org](http://www.jcfcu.org)

E-MAIL - [mail@jcfcu.org](mailto: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

#### 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

\*Annual Percentage Rate. Effective March 1, 2020, and subject to change. Does not apply to the refinancing of existing JCFCU loans. Must meet credit requirements. Payment example: \$10,000 for 36 months - \$290.80.

## Account Security Is A Priority!

The security of your personal information is a primary goal of JCFCU That is why we will never ask you for confidential information like full social security number, account number, or debit/credit card information in an email or via a web site, online chat or from an unsolicited phone call. If you receive a suspicious email or phone call requesting confidential information, it is not from JCFCU. Suspicious emails and text messages can be forwarded to [mail@jcfcu.org](mailto:mail@jcfcu.org). Please report suspicious unsolicited phone calls to us at 502.429.4955. You can reduce the risk of falling victim to fraudulent phone calls and text messages by following these steps:

- Be aware - legitimate businesses do not make unsolicited calls for personal, sensitive information. If you receive an unsolicited call asking this, it is probably a scam.
- Don't give in to pressure - Many times the caller will pressure or try and scare you into giving your personal information. If so, simply hang up.
- Don't answer phone calls from unknown numbers. Valid callers will leave a message.
- Don't respond to unverified texts. Text messages from JCFCU never contain hyperlinks or requests for confidential information.
- Stay calm - These callers are masters at emotional string pulling. When in doubt, hang up. Please notify JCFCU if you suspect that someone has impersonated a credit union representative. We are happy to assist you.
- Be skeptical - Caller ID can be faked. Hanging up is your best defense.
- Never share a One-Time-Password (OTP) with anyone. OTPs are generated to verify your identity and criminals are anxious to obtain them by asking you to read OTPs to them over the phone or via text.
- JCFCU offers complimentary account security alerts. You may create alerts at any time by logging into Home Branch and clicking on Online Services then Member Alerts.
- Carefully review your statements regularly and contact us immediately if you notice any unauthorized activity.

## Staff Anniversaries

- Judie Harper, New Accounts, Main Office - 21 years
- Marcy Conner, Head Teller, Highview - 20 years
- Don Fritts, VP Collections, Main Office - 19 years
- Phyllis Dillon, Branch Officer, Indiana - 15 years
- Toi Todd, Branch Manager, Downtown - 15 years
- Mary Zimmerman, MSR, Main Office - 15 years
- Dawn Skaggs, Plastic Card Clerk, Main Office - 6 years
- Ashleigh Logue, MSR, Highview - 3 years
- Alisha Martin, MSR, Floater - 1 year

## Coloring Contest!

We are giving \$100 to each winner in three age categories (0-5 years, 6-9 years, and 10-12 years). Entries are due by May 8, 2020 and winners will be announced at our Annual Meeting. Download the coloring sheet at our web site.

## Holiday Closings

**Memorial Day** - Monday, May 25  
**Independence Day** - Friday, July 3

**Share Credit Union  
membership with  
your family!**

# FREE Member Seminars

Both Free Member Seminars will be held at our  
Main Office - 9600 Ormsby Station Road

**\$50 Visa gift card giveaway  
at each Seminar**

(must be present to be eligible)

Refreshments  
will be served

**Seating  
Is Limited!**

Call Heather Hoffmann  
at 502.429.4955  
ext. 246 today to  
reserve your seat.

## Personal And Family Finances Seminar

April 21st  
5:30pm – 6:30pm

Learn about the basics of Personal And Family Finances and how to reduce and eliminate your financial stress with Steve Mutterspaw from Trinity Debt Management. Topics include budgeting and creating a spending plan, how to get out of debt, and how to improve your credit score. JCFCU staff will be available to answer any questions.

## Car Buyers Seminar

May 28th  
5:30pm – 6:30pm

Learn Valuable information about the car buying process with Amber Vogt from Allied Solutions. Topics include when to buy, what to look for when purchasing a car, reading a CarFax report, and the application process. JCFCU staff will be available to answer any questions.