



Holiday Loan Special

\$1,000.00
8.00%* APR
1 Year Term

No Payments until 2010
Monthly Payment of \$88
Available For a Limited Time
(November 1st - December 24th)

Apply at any of our offices in person, the main office via telephone (429-4955), Info-Teller (429-4955 "Press 1"), or our website.

* ACTUAL RATES MAY VARY AND ARE BASED ON A CREDIT SCORE

Send Us Your em@il Address

If you would like to be notified of special credit union promotions without having to wait on your newsletter or a special mailing simply click the last item on our home page in the 'Other Information' section. It fills in the subject line for you and all you need to do is send it. You will be among the first to be notified of holiday and office closings and periodic promotions.

www.jcfcu.org

**JEFFERSON COUNTY
FEDERAL CREDIT UNION**

A COMMUNITY CREDIT UNION

Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Bullitt, Henry, Jefferson, Oldham, Shelby, Spencer and Trimble Counties, Kentucky and Clark and Floyd Counties, Indiana are eligible to join.

Go Paperless...

Go with eStatements!

**SIGN UP FOR
e-STATEMENTS
& GET A CHANCE
TO WIN AN
IPOD TOUCH**



Sign up for e-Statements any time from October 1st through December 31st 2009. You will receive a chance to be in a drawing for a free iPod Touch. It's that easy! There is no need to wait on the postman to deliver your statement. You will find that your e-statement notification is almost always delivered to you by the first of each month. You can review your statement in a printer friendly format and archive a copy of it on your computer. Our quarterly newsletter and monthly publications are also provided for you to view online as well as being in a printer friendly format. Simply log onto our website at www.jcfcu.org, click the e-Statements link under "Announcements," and follow the directions. That's all there is to it! You can help make your postman happy while saving time and paper when you sign up for e-statements. The winner will be notified in January.

By The Way
**e-Statements
ARE FREE**

Check Our Low Loan Rates

New Auto Loans	5.24%	APR
Used Auto Loans	5.74%	APR
Signature Loans	9.75%	APR
Equity (HELOC)	4.25%	APR
Real Estate (Fixed)	5.05%	APR

Auto Repay Terms up to 84 Months
Auto Financing Up to 110% of MSRP
Real Estate Terms up to 300 Months
Real Estate Financing Up to 100%

Actual Rates & Terms may vary and are based on a credit score and repayment term.

SERVICE REMINDER



E-MAIL ALERTS - When you visit Home Branch you can set up your own personal E-Alert(s). The only requirement is that you provide us with your e-mail address. You can choose to be notified about several things. When the designated event occurs, an email will be sent to you.

MEMBER TRANSFER - You can transfer funds to the account of any member of JCFCU via Home Branch. All you need to know is their account number. You do not have to be a joint owner on the account to complete this transaction..

For full details on these and other 24/7 convenient services go to our website and Home Branch.

Rewards # PLUS # Checking

**EARN 4.00% APY DIVIDEND
ON YOUR CHECKING ACCOUNT**

**GET UP TO \$15 PER MONTH IN
FOREIGN ATM SURCHARGE REFUNDS**

NO MINIMUM BALANCE

CALL OR CHECK THE WEBSITE FOR FULL DETAILS



Christmas Club 2010

It's time to start a Christmas Club account for next year. If you wish us to send you a check for this year's proceeds please call our main office or drop by any office to withdraw the funds in person. Increase your payroll deductions now for next year's shopping. And don't forget, this account earns dividend. If you aren't receiving a check this year, be sure to open your account so you will in 2010! Call us or stop by anytime after October 15th and we'll make your funds available or mail your check.

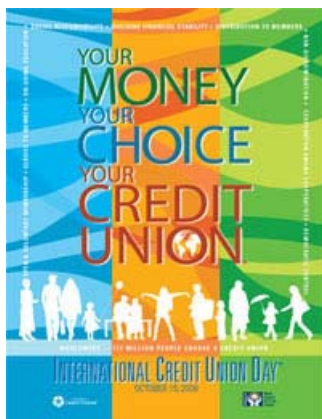
Our HIGHVIEW Branch
H A S
Extended Friday Hours
24/7 Drive UP ATM
Drive Thru Lanes
Night Depository
Safe Deposit Boxes
Loan Officer on Site
A N D
Great Service!



6446 Outer Loop
[Outer Loop & Smyrna Rd]
502-964-9899

THIRD QUARTER STAFF SERVICE ANNIVERSARIES

J. KEVIN LUSH	22	YEARS
Vice President Lending		
TROY WINDHORST	16	YEARS
Branch Officer - Highview		
DONNA HUGHES	10	YEARS
Branch Manager - MO		
DIANA STOESS	7	YEARS
Member Services Representative		
CATHY PENNELL	5	YEARS
Collection Specialist		



More than 177 million people worldwide belong to a credit union just like yours. Because when you go to the credit union, you're not just a customer-you're a member. It really is "your credit union." Banks belong to shareholders, hoping to profit from your transactions. At a credit union, any earnings are returned to you in the form of better rates on loans and savings. Knowing this, who wouldn't choose a credit union? On October 15, take the opportunity to show your current members how much you appreciate them and encourage prospective members to join.

Support the credit union movement!

Always be alert about fraudulent e-mails and phone calls asking for your JCFCU account information. Identity thieves are always running scams that target consumers. We will never call or e-mail and ask for account numbers and other confidential information. We already have it. Thank You!

Editor's Notes

We would like to officially welcome our newest staff members. **Bonnie Duffy** is our new Support Services officer. We would also like to welcome **Leah Wilkerson** who is our new Administrative Officer. Both of these folks look forward to helping us enhance our service to you and making your experience with JCFCU better.

OFFICE LOCATIONS

***** MAIN OFFICE *****

9600 Ormsby Station Road
 Lou., KY 40223 * 502.429.4955
 1.800-288-5228 (Toll Free)
 Hours: M-T-W-T 9:00 AM - 4:30 PM
 Friday - 9:00 AM - 6:30 PM

***** 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: 8:30 AM - 4:30 PM Daily

***** URBAN BRANCH *****

Urban Government Center
 Suite 105 - 810 Barret Ave. - Lou., KY 40204
 502.574.6213 - Hours: 8:30 AM - 4:30 PM Daily

***** 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 Daily

***** CREDIT UNION SERVICE CENTERS *****

- | | | |
|--------------------------|------------|-------|
| (1) 4917-B Dixie Hwy. | Louisville | 40216 |
| (2) 2925 Goose Creek Rd. | Louisville | 40241 |
- Hours: 9 - 7 Daily and 9 - 2 Saturday

WEBSITE - www.jcfcu.org

E-MAIL - mail@jcfcu.org

INFO TELLER Same Phone as Main Office & Press 1



3,700 LOCATIONS NATION WIDE
 Go to www.creditunion.net for full details.

OFFICE CLOSINGS - 2009

Monday	JAN 19	M. L. King Day *
Monday	FEB 16	President's Day *
Monday	MAY 25	Memorial Day
Friday	JUL 03	Independence Day
Monday	SEP 07	Labor Day
Monday	OCT 12	Columbus Day *
Wednesday	NOV 11	Veterans Day *
Thursday	NOV 26	Thanksgiving Day
Thursday	DEC 24	Christmas Eve (Close At 12:30 P.M.)
Friday	DEC 25	Christmas Day
Thursday	DEC 31	Year End Processing (Close At 12:30 P.M.)
Friday	Jan 01 (2010)	New Years Day

* LOUISVILLE SHARED BRANCH LOCATIONS OPEN

IMPORTANT INFORMATION

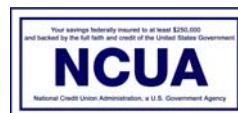
MEMBERSHIP REQUIREMENT: A MINIMUM BALANCE OF \$25.00 IS REQUIRED IN YOUR SHARE 1 ACCOUNT TO BE A MEMBER IN GOOD STANDING. IF YOURS IS BELOW THAT REMIT THE AMOUNT REQUIRED TO CORRECT IT IMMEDIATELY. ANY ACCOUNTS THAT REMAIN UNDER REQUIRED MINIMUMS WILL NOT RECEIVE STATEMENTS. AFTER 90 DAYS THESE ACCOUNTS WILL BE ASSESSED A FEE AND CLOSED.

STATUS CHANGE: REPORT ANY CHANGES IN YOUR NAME, ADDRESS, PHONE # OR TIN TO US IN WRITING SO WE CAN KEEP OUR RECORDS CURRENT AND GET YOUR MAIL TO YOU.

RATE INFORMATION: ALL DEPOSIT AND LENDING RATES ARE AVAILABLE VIA INFO-TELLER, OUR OFFICES OR WEBSITE.



EQUAL HOUSING
 LENDER



Your Savings Federally Insured to at Least \$250,000 and Backed by the Full Faith and Credit of the United States Government