



"FREE" PRESCRIPTION DRUGCARD

We are pleased to introduce a new money savings FREE product. The UNARX CARD is a FREE discount prescription drug card delivered through a joint effort by RESTAT and United Networks of America. This program is made possible through the participation of U.S. pharmacies and pharmaceutical companies. UNARX Card provides members with average savings of 32%-35% off U&C Pricing with savings as high as 75% on some medications. UNARX Card is designed as a stand-alone benefit program but it may also be used as a supplement for insured prescription plans to cover non-formulary prescriptions. It can also be used as a Medicare Part D supplement by covering drugs once participants reach the "donut hole"! The UNARX Card network includes most major pharmacy chains nationwide including CVS, Kroger, Meijer, Safeway, Target, Walgreens, and Wal-Mart, to name a few.

Your new card is included in this mailing and cards are also available at all of our full service locations. You can also get your free membership card by visiting our website and printing one yourself!

OVERDRAFT PROTECTION CHANGED 07-01-2010

New regulations that prohibit financial institutions from charging consumer fees for paying overdrafts on everyday debit card and ATM transactions begin soon. A consumer must consent, or opt in, to the overdraft service for those types of transactions. We will continue to pay checks and other transactions authorized via your checking account.

If you want to continue using SafeLanding Overdraft Protection without interruption, you need to opt-in for us to pay overdrafts on everyday debit card and ATM transactions IMMEDIATELY.

This program is not designed to provide an alternative source of income. It is designed to provide members access to additional funds for special situations and emergencies when they are unable to get to the credit union in person to withdraw the needed funds. Over the years, many members have seen the benefit to having such a service available if needed. Full details are provided in our Safe Landing Disclosure.

Forms are available on our website and at all full service offices. You may mail or fax the form to our main office.

SPECIAL RECOGNITION

We would like to take this opportunity to recognize Richard Koch (seated) for 33 years of volunteer service to the credit union. Mr. Koch declined to be reappointed to the supervisory committee for the upcoming term due to health concerns. He served on the credit and supervisory committees. Chairman William Eskridge (standing) recognized him at our recent annual meeting. He was presented with a plaque to commemorate the occasion.



Annual Meeting Report

We certainly hope those of you in attendance enjoyed the fellowship and knowledge gained at the 41st Annual Meeting. We would like to take this opportunity to recognize the incumbents pictured below who were elected to the Board of Directors for three year terms.



William Eskridge



Steve Schweitzer



Barbara Hays

Following the annual meeting the Directors held a reorganization meeting to elect officers for 2010-11. They are:

WILLIAM ESKRIDGE
STEVE SCHWEITZER
WENDELL WRIGHT
ED DAVIS

Chairman
Vice-Chairman
Treasurer
Secretary

Supervisory Committee

The following were appointed to the Supervisory Committee for the upcoming 2010-11 term. We would like to take this opportunity to acknowledge them as well.

SUSAN CLIFTON - Chairperson
STAN ROBINSON
GARY FISCHER
JOSHUA JACKSON
STEVE SCHWEITZER

THEME PARK TICKETS



	Adult	Child
Cedar Point	40.00	18.50
Cincinnati Zoo	11.50	8.00
Creation Museum	15.50	9.50
Holiday World	36.00	30.00
Kings Island	25.00	n/a
Louisville Zoo	10.75	8.00
Newport Aquarium	20.50	14.00
The Beach	18.00	9.50

(All Sales Final - No Refunds or Exchanges)
(All Prices Are For One Day Tickets)

AVAILABLE AT LOUISVILLE SHARED BRANCHES - PRICES MAY VARY

Welcome BRAMCO Members

On March 19th we completed the merger of the Bramco Federal Credit Union with ours. We wanted to take this opportunity to acknowledge and welcome them into our credit union family. We look forward to meeting them and servicing their financial needs.

Rewards # PLUS # Checking

**EARN 2.00% APY DIVIDEND
ON YOUR CHECKING ACCOUNT**

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

NO MINIMUM BALANCE

HERE'S HOW EASY IT IS TO QUALIFY

1. HAVE A VALID E-MAIL ADDRESS WE CAN SEND NOTIFICATIONS TO
2. RECEIVE YOUR JCFCU REWARD ACCOUNT STATEMENT AS AN E-STATEMENT
3. HAVE TEN DEBIT POS OR MORE TRANSACTIONS POST TO THE REWARD ACCOUNT IN AN AGGREGATE AMOUNT OF GREATER THAN \$250
4. HAVE ONE DIRECT DEPOSIT OR MORE POST TO THE REWARD ACCOUNT
5. HAVE ONE ACH DEBIT TRANSACTION OR MORE POST TO THE REWARD ACCOUNT
6. ACCESS HOME BRANCH
7. HAVE ONE OR MORE BILL PAYER TRANSACTION POST TO THE REWARD ACCOUNT

- * MUST ACHIEVE ALL GOALS IN EACH CALENDAR PROCESSING MONTH TO RECEIVE REWARDS
- * MUST QUALIFY FOR THE INDIVIDUAL SERVICES REQUIRED TO QUALIFY FOR REWARDS PLUS CHECKING
- * SEE DISCLOSURE FOR OTHER RESTRICTIONS

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 JCFCU account numbers and other confidential information. We already have it. Thank You For Your Attention!

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.

Shared Branch "Info"

Our shared branch network can serve you in Louisville as well as an additional 4,100 locations across the country. Check their website for locations near you or where you plan to travel at www.creditunion.net. If you do not have access to a computer you can call 1-800-919-2872 for a location when you are out of the Louisville area. You may search by zip code or street address. Because of serving many, many different institutions, all services offered by your credit union cannot be made available in this environment.

Shared branches have extended hours, drive-in lanes and surcharge free ATMs (local) that some of our regular branches do not have. You can cash checks, make loan payments, make regular share and share draft transactions, obtain open-end loan advances and purchase VISA Travel Cards, VISA Gift Cards and money orders. You cannot open or close accounts, close loans, transact business on IRA or certificate of deposit accounts. The amount of currency you can get in a day may be limited.

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 appropriate item on our home page in the 'Announcements' section. It fills in the subject line for you and all you need to do is send it. We will place your e-mail address on our special notification list. You will be among the first to be notified of holiday and office closings, periodic promotions such as financing rate specials and private auto sales or deposit rate promotions. You may likewise notify us at anytime you wish to be removed from the list. Add the word "Remove" to the subject line.

SECOND QUARTER STAFF SERVICE ANNIVERSARIES

GARY S. EDELEN 32 YEARS
Senior Vice President

ROBIN HOLCOMB 23 YEARS
Vice President Member Services

RACHEL LEE 1 YEAR
Business Development Officer

BONNIE DUFFY 1 YEAR
Support Services Officer

SANDY MYJAK 1 YEAR
Member Service Rep. - MO

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



4,100 LOCATIONS NATION WIDE
Go to www.creditunion.net for full details.

OFFICE CLOSINGS - 2010

Monday	JAN 18	M. L. King Day *
Monday	FEB 15	President's Day *
Monday	MAY 31	Memorial Day
Monday	JUL 05	Independence Day
Monday	SEP 06	Labor Day
Monday	OCT 11	Columbus Day *
Thursday	NOV 11	Veterans Day *
Thursday	NOV 25	Thanksgiving Day
Thursday	DEC 23	Christmas Eve (Close At 12:30 P.M.)
Friday	DEC 24	Christmas Day
Thursday	DEC 30	Year End Processing (Close At 12:30 P.M.)
Friday	DEC 31	New Years Day

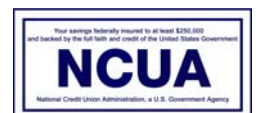
* LOUISVILLE SHARED BRANCH LOCATIONS OPEN

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 FULL SERVICE OFFICES OR WEBSITE.



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

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