



## ATTENTION MEMBERS OVERDRAFT PROTECTION CHANGES 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 are using SafeLanding Overdraft Protection and want to continue using this service without interruption, you need to opt-in for us to pay overdrafts on everyday debit card and ATM transactions by 06-30-2010.

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.

If your account has Overdraft Protection and you wish to have this service continue uninterrupted, please complete an Opt-In form. Forms are available on our website and at all full service offices. You may mail or fax the form to our main office.

## SIMPLIFY YOUR LIFE

### OUR 'FEE FREE' CHECKING ACCOUNT INCLUDES 'FREE'

ATM ACCESS \*  
BILL PAYER  
DEBIT CARD  
E-STATEMENTS  
ON-LINE ACCESS  
ON-LINE CHECK COPIES  
TELEPHONE ACCESS

\*SURCHARGE FREE ATM ACCESS IS LIMITED TO MACHINES DISPLAYING THE ALLIANCE ONE LOGO OR FIFTH THIRD BANK JEANIE MACHINES. FIRST SEVEN FREE PER CALENDAR MONTH. CHECKING ACCOUNT DOES NOT INCLUDE COST OF CHECKS AND THEY MUST BE PURCHASED FROM OUR VENDOR.

## PRIVACY DISCLOSURE

The Jefferson County Federal Credit Union (JCFCU) is a not for profit financial institution owned by its membership and guided by an elected board of directors. You can be confident that your financial privacy is a top priority of this credit union. JCFCU is required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information. If you have any questions, please contact the credit union's Vice President of Members Services at (502) 429-4955.

JCFCU is committed to providing you with competitive products and services to meet your financial needs, which necessitates that we share information about you to complete our transactions and to provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies that provide either services to us or additional financial products for you to consider. If you prefer that we not disclose information about you to certain businesses, you may "opt out" of these disclosures; that is, you may direct us not to disclose information about you, as explained in this notice. This "opt out" will not apply to information that we may disclose about you as permitted or required by law. These disclosures typically include information to process transactions on our behalf, conduct the operations of JCFCU, follow your instructions as you authorize or protect the security of JCFCU's financial records.

And we may also disclose all the information we collect, as described below, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements.

To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. All business partners and approved vendors have entered into written agreements with us not to disclose any of our members' information and to use this information for the sole purpose of providing financial products and services or assistance in the completion of ongoing financial services. We do not permit these companies to sell to other third parties the information that we provide to them.

#### Information We Collect About You

JCFCU collects non-public personal information about you from the following sources:

- Information we receive from you on applications, your membership agreement and other forms;
- Information we receive from consumer reporting agencies;
- Information provided by our sponsor groups; and
- Information about your transactions with us or others.

#### Information We May Disclose About You

JCFCU may disclose the following kinds of non-public personal financial information about you:

- Information we receive from you on applications, your membership agreement and other forms, such as your name, address, social security number and income.
- Information about your transactions with us or

**[CONTINUED ON THE REVERSE SIDE]**

## 41<sup>st</sup> Annual Meeting



It's time for the Annual Meeting. Make plans to attend. Check-in will begin at 6:00 P.M. The meeting will not begin until 6:30 P.M. The agenda will cover normal business. The first 250

members to register will receive a memento souvenir. You will also have a chance to win one of the door prizes. Light snacks will be served. We'll look forward to seeing you there. All of our offices will be open their normal hours for the convenience of those members wishing to transact normal Friday credit union business.

**DAY:** Friday  
**DATE:** May 14, 2010  
**TIME:** 6:30 P. M.  
**LOCATION:** St. Athanasius Parish Hall  
5915 Outer Loop Dr.  
Louisville, Ky. 40219

## NEW LOW COST ID THEFT RECOVERY SERVICE

Last year we began offering this new benefit at the low rate of \$1.95 per family per month. The fee is deducted from your checking account. In the event that you have multiple checking accounts with JCFCU you pay only one fee.

**This service covers any identity theft problem you have anywhere, not just on JCFCU accounts.**

If you do not have a checking account with us open one today and begin enjoying this benefit along with free debit cards, bill payer, e-statements, online access and check copies and surcharge free ATMs.

## FUNDS AVAILABILITY CHANGES

The Federal Reserve Board consolidated all its check-processing operations into Cleveland, Ohio. This eliminates all "nonlocal check holds" under Regulation CC, which implements the Expedited Funds Availability Act. Cash and checks deposited into ATMs not owned by the credit union are available after the 5th-business-day unless we notify you to the contrary. "Local" checks are now generally available after the second-business-day, unless the credit union imposes one of six exceptions still allowed under Regulation CC. Disclosures are available at any of our full service offices as well as our website. If you have any questions call our support services area and they will be glad to assist you.

## Financial Privacy Disclosure - (Cont.)

other companies that work closely with us to provide you with financial products and services, such as your account balances, payment history and credit card usage.

- Information we receive from a consumer reporting agency, such as your creditworthiness and credit history.

### Certain Parties That Receive Information from Us Where You Can Request To Opt Out

JCFCU may disclose nonpublic personal information about you to the following types of third parties:

- Financial service providers, such as insurance companies, mortgage service companies, and securities broker-dealers.
- Non-financial companies, such as consumer reporting agencies, data processors, check/share draft printers, member statement printers, retailers, plastic card processors, direct marketers, and government agencies.

### How to Opt Out Or Stop Certain Disclosures about You

If you prefer that we do not disclose nonpublic personal information about you to such nonaffiliated third parties as listed above, you may opt out of those disclosures. If you wish to direct us not to make disclosures to nonaffiliated third parties (other than those permitted by law), you must clip out and complete the form below. Either mail or deliver the form to us in at our main office.

You may opt out of these disclosures at any time. This opt out option, by law, will not apply to disclosures that JCFCU makes to companies that perform services on our behalf or to other financial institutions that have joint marketing agreements with us.

Once we receive your request not to make further disclosures, we will act as quickly as possible to stop disclosures. You may always contact us for assistance if you later wish to revoke your opt out election.

### Note to non-member joint account holders:

Any one of you may exercise the right to opt out, even if you are not actually a member of JCFCU and JCFCU will treat an opt out request from any one party to an account as if all of you directed us to not make disclosures to nonaffiliated third parties to which the opt out right applies.

### Disclosure of Information about Former Members

If you terminate your membership with the credit union, we will not share information that we have collected about you except as permitted by law.

### How We Protect Your Information

All access to our members' personal financial information is restricted. Access is granted to employees, and elected and appointed officials of the JCFCU for the purpose of providing the financial services or products to the membership, in order to perform their ongoing duties and in compliance with all federal and state regulations. The JCFCU has safeguards in place to protect our members' personal (nonpublic) information. These include strict procedural safeguards, electronic safeguards, and physical safeguards. All safeguards are, at minimum, compliant with federal regulations concerning this subject. Our mailings are not targeted to and our website is not designed for use by children. We do not knowingly solicit data from or market to them. Additional security about our web site is available there.



PLEASE CUT ON THE BROKEN LINE

### Jefferson County Federal Credit Union - Privacy Opt Out Response Form

I have read the Privacy disclosure from the credit union and would like to exercise my right to opt out as permitted by law. I understand that the credit union will treat an opt out request from one person on an account as applying to all persons listed on the account. Please opt me out for "Nonpublic Personal Information" on the following accounts: LIST ALL MASTER ACCOUNT NUMBERS THAT APPLY - PLEASE PRINT

Master Account Numbers: \_\_\_\_\_  
 Member's Name \_\_\_\_\_ Member's Account Number \_\_\_\_\_  
 Street Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
 Member's Signature \_\_\_\_\_ Date \_\_\_\_\_

PLEASE RETURN COMPLETED FORM BY MAIL OR IN PERSON TO: JCFCU - 9600 ORMSBY STATION ROAD - LOUISVILLE, KY - 40223

## FIRST QUARTER STAFF SERVICE ANNIVERSARIES

CARL HICKS President and CEO	33	YEARS
DON FRITTS Vice President Collections	9	YEARS
PHYLLIS DILLON Branch Officer - IN	5	YEARS
JUDIE HARPER New Account Manager	11	YEARS
MARCY CONNER Branch Manager - HV	10	YEARS
TOITODD Head Teller - IN	5	YEARS
TERRY CRAIG Member Service Rep. - HV	8	YEARS
VONDA NUTGRASS Loan Department - MO	6	YEARS
ADRIA DENGEL Member Service Rep. - DT	6	YEARS
MARY ZIMMERMAN Member Service Rep. - IN	5	YEARS
STACEY RIVERA Member Service Rep. - MO	1	YEAR

## ATTENTION MEMBERS

### Account Term & Fee Changes

Due to rising costs from our vendors we regretfully inform you that the following fees will be increased effective May 1, 2010.

Close Account-Open For Less Than 6 Mo.	\$15.00
Non member IRA Maintenance Fee Per Qtr.	\$25.00
Returned Mail -	
Without A Forwarding Address (each)	\$ 3.00
Check Cashing	
With Less than a \$200.00 JCFCU Available Average Daily Balance for the previous six months (each)	\$ 5.00
Excessive Withdrawal Fee (After 10 Per Month In Person Only-each)	\$ 5.00
This <u>does not</u> include ATM, Check/Draft Clearing, ACH, POS or other remote withdrawal transactions	
Mailing Fee - Regular Env. w/Sgl. Postage	\$ 2.50

For a complete "Schedule of Fees" go to our website or pick one up at any full service office.

Effective 04-01-10 you must maintain a minimum balance of \$100.00 in your Share 1 suffix to earn dividend. The minimum balance of \$25.00 to be a member in good standing remains the same.

## 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](http://www.jcfcu.org) \*\*\*\*\*

E-MAIL - [mail@jcfcu.org](mailto:mail@jcfcu.org)  
 INFO TELLER Same Phone as Main Office & Press 1



3,900 LOCATIONS NATION WIDE  
 Go to [www.creditunion.net](http://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

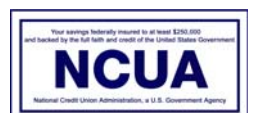
**MEMBERSHIP REQUIREMENT:** A MINIMUM BALANCE OF \$25.00 IS REQUIRED IN YOUR SHARE 1 ACCOUNT TO BE A MEMBER IN GOOD STANDING. IF YOURS IS BELOW THAT REMIT THE AMOUNT REQUIRED TO CORRECT IT IMMEDIATELY. ANY ACCOUNTS THAT REMAIN UNDER REQUIRED MINIMUMS WILL NOT RECEIVE STATEMENTS. AFTER 90 DAYS THESE ACCOUNTS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



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