



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.

A Request From Our Auditors

Your credit union is required by federal law to ask you periodically to confirm your account balances with us to an outside auditing firm. Your balances are listed on your year-end statement. Please take a moment and verify the accuracy of your statement ending balances. If there are any differences, please respond directly to the auditors at the address below. Your prompt attention to this matter is appreciated.

KENNETH KLING, CPA PSC
P.O. Box 22143
Louisville, KY 40252-22143

**NOTE: DO NOT SEND ANY OTHER
JCFCU MAIL TO THIS ADDRESS**

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.

Check Our Low Loan Rates

New Auto Loans	4.99%	APR
Used Auto Loans	5.49%	APR
Signature Loans	9.75%	APR
Equity (HELOC)	4.25%	APR
Real Estate (Fixed)	4.85%	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. Call for full details and other information.

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

CALL FOR DETAILS

Season's Greetings



TO YOU AND YOUR FAMILY FROM
YOUR CREDIT UNION FAMILY. HAVE
A HAPPY and PROSPEROUS 2010

NEW LOW COST ID THEFT RECOVERY SERVICE

Beginning October 1st, of last year we offered 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.

WE PAY GREAT RATES ON CERTIFICATE\$ OF DEPO\$IT IRA CD\$ Available Too!

CURRENT RATE INFORMATION IS AVAILABLE ON HOME
BRANCH, INFO TELLER AND AT OUR OFFICES



CHECKING ACCOUNT 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 then click on Home Branch.

OFFICIAL NOTICE TO ALL MEMBERS Board of Directors Election Procedure

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: Wendell Wright - Chairman, Susan Clifton and Josh Jackson.

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: William Eskridge, Barbara Hays and Steve Schweitzer.

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% (currently 140) 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 and CEO prior to close of business February 5, 2010 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, May 7, 2010. 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 that represents them self as being 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.

HOLIDAY



EXPENSE LOANS

We've Got 'Em

**Pay Off Those 2009 Expenses
Call and Arrange Yours Today**

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.

FOURTH QUARTER STAFF SERVICE ANNIVERSARIES

LINDSAY STINSON Vice President Accounting	3	YEARS
JIM ANDREW Branch Manager - Downtown	13	YEARS
TIFFANY DEVINE Lending Specialist - Main Office	13	YEARS
JACKIE HARRIS Branch Manager - Urban	13	YEARS
MARIE STRANGE Member Service Rep. - Urban	10	YEARS
LINDA MILLER Member Service Rep. - Main Office	4	YEARS

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



3,900 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 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