



NEW LOW COST ID THEFT RECOVERY SERVICE

Identity theft is defined as the use of any of your personal information – name, address, social security number, driver license number, phone numbers, etc. – without your permission. The U.S. Department of Justice states identity theft and identity fraud “refer to all types of crime in which someone wrongfully obtains and uses another person’s personal data in some way that involves fraud or deception, typically for economic gain.” That economic gain could be by using your social security number to work, resulting in erroneous wage and tax reports to the IRS, the use of your personal information and health insurance information to secure medical services without paying for them—the collectors come after you, or criminals use your personal information to set up utilities or sign rental contracts and then don’t pay.

The bottom line is this – it is important to take proactive measures and do all you can to safeguard your personal information. Following sensible precautions like shredding and being wary of emails can help reduce your risk. But no one is without some risk.

As part of our commitment to fight the effects of identity theft and bring you programs of incredible value every day, we have joined with the nation’s best provider to offer IDSafeChoice. To be sure you have a complete recovery program in place for you and your family so, if the worst happens, you can rest assured that you won’t be left to clean up the mess on your own.

Beginning August 1st, all JCFCU qualifying checking account holders and their family members will automatically receive IDSafeChoice Select benefit. Beginning October 1st, a fee associated with this new benefit of \$1.95 per family per month will be deducted from your checking account. In the event that you have multiple checking accounts with JCFCU listed

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SPECIAL RECOGNITION

The Board of Directors is pleased to announce that several individuals were recognized at the annual meeting for their service to Jefferson County Federal Credit Union.

Board Chairman William Eskridge was recognized and presented with a plaque for 40 years of volunteer service to Jefferson County Federal Credit Union.

Carl F. Hicks, President and CEO was recognized for 32 years of service to Jefferson County Federal Credit Union.

Gary S. Edelen, Senior Vice President was recognized for 31 years of service to Jefferson County Federal Credit Union.

The 40th annual meeting was dedicated to the memory of **Carl C. Rixman**, former Treasurer Emeritus and a credit union volunteer for 52 years. His sons, Larry, Steve and Terry accepted a plaque on behalf of the Rixman family.

NEW SERVICES 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.

AMUSEMENT PARK TICKETS

	Adult	Child
Cedar Point	37.50	18.25
Cincinnati Zoo	10.00	7.25
Holiday World	33.50	27.50
Kentucky Kingdom	17.50	n/a
Kings Island	22.50	n/a
Louisville Zoo	9.50	6.75
Newport Aquarium	18.50	11.75
The Beach	17.00	9.00

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

AVAILABLE AT LOUISVILLE SHARED BRANCHES - PRICES MAY VARY

Annual Meeting Report

We certainly hope those of you in attendance enjoyed the fellowship and knowledge gained at the 40th 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. We also want to thank Wendell Lyons, President of the Kentucky Credit Union League for attending the meeting and updating the membership on the NCUA special assessment.



Marilynn Hettich



Wendell Wright

Following the annual meeting the Directors held a reorganization meeting to elect officers for 2009-10. 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 2009-10 term. We would like to take this opportunity to acknowledge them as well.

SUSAN CLIFTON - Chairperson
RICHARD KOCH
STAN ROBINSON
GARY FISCHER
JOSHUA JACKSON

SIGN UP FOR e-STATEMENTS

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 is also provided in a printer friendly format. Simply log onto Home Branch, click the e-Statements button and follow the directions. That's all there is to it! You can help make your mailman happy while saving time and paper when you sign up for e-statements.

under a single member number, the fee will be deducted from the lowest numbered checking suffix. Members receive recovery services for 3 generations of your family – you, your spouse or partner, your dependents up to age 25 with the same permanent residence address, and your parents living with you or in hospice, nursing care or assisted living, with benefits extended up to 12 months after death.

How Does The Identity Theft Recovery Service Work? If you suspect your identity has been stolen or compromised in any way, one phone call to JCFCU will put you in touch with a certified Identity Recovery Advocate. Your assigned Advocate will provide a complete assessment of the case, develop a specific Recovery Plan with you, and continue to work on your behalf until all suspect events have been resolved. They do all of the legwork!

- ◆ If you have seen evidence of fraud, your Advocate will obtain a copy of all three of your credit reports and review these with you to determine if additional fraud exists.
- ◆ Your Advocate will place fraud alerts and file fraud affidavits with the three major credit bureaus, the Federal Trade Commission, Social Security Administration, US Postal Service, Department of Motor Vehicles, and local and federal law enforcement, among others, to endeavor to restore your identity to pre-event status.
- ◆ Your Advocate will work with law enforcement to try to identify the person or persons using your identity to stop the damage and bring the parties to justice.
- ◆ You will receive progress reports and post-recovery follow-up for twelve full months.

If you receive notification on more than one account that you or your family member has with JCFCU, please be sure to tell us the account you prefer to be included in this program and we will cancel your benefit on the other accounts. If your residential or other determining status changes it will be your responsibility to notify us to delete the coverage or enroll you in the program if you desire coverage. If you already have identity theft coverage, or if you prefer to decline this benefit for any reason, you may contact JCFCU at any time to forfeit this benefit and forego the fee. For more details and an opt out form please contact the closest JCFCU

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branch office. Since this is a family benefit, one account provides IDSafeChoice benefits for your entire family. If you have more than one draft suffix listed on your statement, we will use the lower numbered suffix for premium assessment. If you wish to change your designated suffix for fee assessment, you may do so by contacting the credit union.

SECOND QUARTER STAFF SERVICE ANNIVERSARIES

GARY S. EDELEN Senior Vice President	31	YEARS
ROBIN HOLCOMB Vice President Member Services	22	YEARS
BARBARA BRIGGS Administrative Officer	9	YEARS
JESSICA BANKS Support Services Officer	6	YEARS

Shared Branch "Info"

Our shared branch network can serve you in Louisville as well as an additional 3,700 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 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.

Editor's Notes

We would like to officially welcome our newest staff members. **Rachel Lee** will work in our business development area. **Sandy Myjak** will work in our member services area. Both of these folks are looking forward to serving you.

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

***** CREDIT UNION *****

CREDIT UNION
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

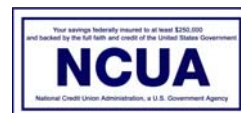
* LOUISVILLE SHARED BRANCH LOCATIONS OPEN

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.



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