

Consolidate Your Holiday Debt!

Start the
New Year off right

by CONSOLIDATING your Holiday Debt onto
your Low Interest JPEFCU VISA Credit Card!
There are no hidden or cash advance fees!



JEFFERSON PARISH

Employees Federal Credit Union
Serving Our Members Since 1959

VISA Preferred Platinum

9.90% APR*

Credit limit \$5,000 up to \$10,000 No Annual Fee

VISA Classic

12.90% APR*

Credit limit up to \$5,000 Annual Fee Waived**

VISA Secured

13.90% APR*

Credit limit up to \$2,500 Annual Fee Waived**

Consolidate Your Holiday Debt onto your Low Interest JPEFCU VISA Credit Card!

Select the VISA Credit Card Program that's Best for You!

Our VISA Preferred Platinum, VISA Classic & VISA Secured Credit Cards all offer:

Great Rates • Automatic Payments • Early Fraud Warning • Travel Accident Insurance

Round-the-Clock Customer Service • Card Activator

Option to enroll in Chargegard Credit Insurance • 25 day Grace Periods • No Hidden Fees

Worldwide Acceptance

Give us a call at (504) 736-6144 for more information!

* APR = Annual Percentage Rate

** \$20.00 Annual Fee waived for JPEFCU VISA Classic & VISA Secured members with an active JPEFCU Share Draft Account or JPEFCU Share Certificate Account.



Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the
United States Government National Credit Union Administration, a U.S. Government Agency.

FACTS

WHAT DOES JEFFERSON PARISH EMPLOYEES FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
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What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> - Social Security number and account balances - credit history and credit scores - income and payment history <p>When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p>
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How?	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Jefferson Parish Employees Federal Credit Union chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does Jefferson Parish Employees Federal Credit Union share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Call 504-736-6154 or go to www.jpfcu.org
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What we do

<p>How does Jefferson Parish Employees Federal Credit Union protect my personal information?</p>	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p>
<p>How does Jefferson Parish Employees Federal Credit Union collect my personal information?</p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> - open an account or deposit money - pay your bills or use your credit or debit card - apply for financing <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p>Why can't I limit all sharing?</p>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> - sharing for affiliates' everyday business purposes – information about your creditworthiness - affiliates from using your information to market to you - sharing for nonaffiliates to market to you <p>State law and individual companies may give you additional rights to limit sharing.</p>

Definitions

<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> - <i>Jefferson Parish Employees Federal Credit Union has no affiliates.</i>
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> - <i>Jefferson Parish Employees Federal Credit Union does not share with our nonaffiliates so they can market to you.</i>
<p>Joint Marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> - <i>Our joint marketing partners include CUNA Mutual Group's MEMBERCONNECT and credit card companies.</i>

Other important information

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NOTICE of 2014 ANNUAL BUSINESS MEETING and BOARD of DIRECTORS ELECTION

As a member-owned, cooperative financial institution, Jefferson Parish Employees Federal Credit Union is operated under the supervision of a Board of Directors. Each year, at the Credit Union's Annual Business Meeting, Board Members are elected from the membership to serve in a volunteer capacity.

The Annual Business Meeting will be held on Friday, March 28, 2014 at the Electrical Workers Local Union 130 – IBEW in the Alexander Room located at 3200 Ridgeland Drive, Third Floor (elevator access available), Metairie, LA 70002. All members at least 18 years of age are invited to attend. Election procedures will follow guidelines set forth by the National Credit Union Administration and approved by the Board of Directors for Jefferson Parish Employees Federal Credit Union.

1. The Board of Directors has appointed a Nominating Committee which has presented names of candidates to be considered for election to fill expiring terms on the Board. The Nominating Committee serves on behalf of all members to help ensure that Board Members are qualified and able to fulfill their duties.
2. Any member age 18 or older who is interested in being considered for election to the Board of Directors may submit a nomination by petition. There are no nominations from the floor at the Annual Business Meeting when the number of nominees presented by the Nominating Committee equals the number of positions to be filled. The election will be conducted by ballot only if nominees by petition qualify with the Secretary of the Credit Union by February 11, 2014. If a ballot election is held at the Annual Business Meeting, only members who are age 18 and older may vote. Each member is entitled to only one vote. In the event there are no nominees by petition, those nominees presented by the Nominating Committee will be elected by general consent.
3. Nominations by petition must be signed by a minimum of 116 primary members, the equivalent of 1% of our total membership as recorded November 30, 2013. Nominees must also include a statement of qualifications, biographical data and a signed agreement to serve if elected. Nomination by Petition packets can be picked up from the Supervisor of any JPEFCU branch.
4. Nominations by petition must be received at the main office of Jefferson Parish Employees Federal Credit Union, Attention: Vicki P. O'Brien, CCUE, President & CEO, 1221 Elmwood Park Blvd., Suite 207, Jefferson, LA 70123, by February 11, 2014 and filed with the Secretary of the Credit Union before the close of business on February 14, 2014.
5. At least 35 days prior to the Annual Business Meeting, the names of members recommended by the Nominating Committee, as well as names of any members qualifying by nomination by petition, will be posted in each office of Jefferson Parish Employees Federal Credit Union.

If you are interested in being considered for election to the Board of Directors or have questions concerning procedures, please contact:

Vicki P. O'Brien, CCUE, President & CEO
Jefferson Parish Employees Federal Credit Union
1221 Elmwood Park Blvd., Suite 207
Jefferson, LA 70123
(504) 736-6030

*Jefferson Parish Employees Federal Credit Union • (504)736-6144 • www.yourcreditunion@jpecu.org
See reverse side of this notice for more information.*



**Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the
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NOTICE of NOMINATIONS for BOARD of DIRECTORS

The Nominating Committee of Jefferson Parish Employees Federal Credit Union, consisting of Chairman Randy Nicholson, GERALYN Savoie and Debra Yenni, recommended the names of two members to fill the terms on the Board of Directors. The Nominating Committee serves a valuable function in selecting members who will fulfill their duties and responsibilities as Board Members to the best of their ability.

Unless additional qualifying nominations by petition are received by February 11, 2014 and filed with the Secretary of the Credit Union before the close of business on February 14, 2014, the nominees listed below will be elected by general consent at the Annual Business Meeting to be held on March 28, 2014 at 6:30 p.m. at the Electrical Workers Local Union 130 – IBEW in the Alexander Room located at 3200 Ridgelake Drive, Third Floor (elevator access available), Metairie, LA 70002. There will be no nominations from the floor at the Annual Business Meeting.

Nominees for Board of Directors:

Jacqueline Marsh (Incumbent) - Mrs. Marsh has been a member of the Credit Union since 1981. She has been a Board Member of Jefferson Parish Employees Federal Credit Union since 2001, holding the position of Vice Chairman and is also currently serving as the Secretary of the ALCO Committee. Mrs. Marsh has held past positions as the Credit Union's Membership Officer and has served on the Credit Committee.

Mrs. Marsh retired from Jefferson Parish after serving 23 years. While employed with Jefferson Parish, Mrs. Marsh held the following positions: Zoning Aide to the Planning Department, Research Assistant to the Management Analysts and Internal Auditors of the Management Services Department, and Coordinator of the Point Repair Contract and of the work orders for the Water Department.

Joan Baptiste (Incumbent) - Ms. Baptiste has been a member of the Credit Union since 1980. She has been a Board Member of the Jefferson Parish Employees Federal Credit Union since 1993 holding the position of Vice Chairman and is currently serving on the ALCO Committee. Ms. Baptiste has held past positions on the Credit Committee, the Supervisory Committee and the Personnel Committee.

Ms. Baptiste has a B.S. in Accounting from Southern University. Ms. Baptiste retired from employment with the Jefferson Parish Library Department, where she worked for 20 years as the Library Business Manager; she was also employed for 9 years as Supervisor of Internal Audit in the Department of Management Services. After retiring from Jefferson Parish, Ms. Baptiste was also employed by the City of Kenner in the Public Works Department as an Accounting Specialist from 2009 to 2013.

Important Information Regarding Your Visa-Branded Debit Card

Non-Visa Debit Transaction Processing. We have enabled non-Visa debit transaction processing. This means you may use your Visa-branded debit card on a PIN-Debit Network* (a non-Visa network) without using a PIN.

The non-Visa debit network(s) for which such transactions are enabled are: PULSE Network

Examples of the types of actions that you may be required to make to initiate a Visa transaction on your Visa-branded debit card include signing a receipt, providing a card number over the phone or via the Internet, or swiping the card through a point-of-sale terminal.

Examples of the types of actions you may be required to make to initiate a transaction on a PIN-Debit Network include initiating a payment directly with the biller (possibly via telephone, Internet, or kiosk locations), responding to a logo displayed at a payment site and choosing to direct payment through that network, and having your identity verified using known information derived from an existing relationship with you instead of through use of a PIN.

The provisions of your agreement with us relating only to Visa transactions are not applicable to non-Visa transactions. For example, the additional limits on liability (sometimes referred to as Visa's zero-liability program) and the streamlined error resolution procedures offered on Visa debit card transactions are not applicable to transactions processed on a PIN-Debit Network.

*Visa Rules generally define ***PIN-Debit Network*** as a non-Visa debit network that typically authenticates transactions by use of a personal identification number (PIN) but that is not generally known for having a card program.

JEFFERSON PARISH EMPLOYEES
FEDERAL CREDIT UNION