



**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

Consolidate Your Holiday Debt!

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

Round-the-Clock Customer Service • Card Activator

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.

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



NOTICE of 2018 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, April 13, 2018 at 6:30 p.m. at the Veterans of Foreign Wars (VFW) Post 3267 located at 1133 Hickory Avenue, Harahan, Louisiana 70123. 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 27, 2018. 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 134 primary members, the equivalent of 1% of our total membership as recorded November 30, 2017. 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, Louisiana 70123, by February 27, 2018 and filed with the Secretary of the Credit Union before the close of business on March 2, 2018.
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) 736-6144

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



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NOTICE of NOMINATIONS for BOARD of DIRECTORS

The Nominating Committee of Jefferson Parish Employees Federal Credit Union, consisting of Chairman Geralyn Savoie, Debra Yenni and Peggy Thomassie, 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 27, 2018 and filed with the Secretary of the Credit Union before the close of business on March 2, 2018, the nominees listed below will be elected by general consent at the Annual Business Meeting to be held on Friday, April 13, 2018 at 6:30 p.m. at the Veterans of Foreign Wars (VFW) Post 3267 located at 1133 Hickory Avenue, Harahan, Louisiana 70123. There will be no nominations from the floor at the Annual Business Meeting.

Nominees for Board of Directors:

Carl Lazarone (Incumbent) - Mr. Lazarone has been a Charter Member of Jefferson Parish Employees Federal Credit Union since 1961. He has served as a Board Member of the Credit Union for 38 years and is currently serving as Treasurer of the Board. Mr. Lazarone has also served as the Credit Union's Chairman of the Board, Secretary of the Board, Vice-Chairman of the Board, as a member of the Supervisory Committee and as a member of various other committees throughout the years. Mr. Lazarone was inducted into the Louisiana Credit Union League Hall of Fame in August of 2011. He is also on the Louisiana Credit Union League West Orleans Chapter Nominating Committee.

Mr. Lazarone is retired from Jefferson Parish after serving over 33 years. He began his career with the Jefferson Parish Department of Water in 1955 and retired in 1988 as the Utility Billing Superintendent of the East Bank. After about 5 years of retirement, Mr. Lazarone worked for 5 years at Boomtown Casino as a Blackjack dealer. Mr. Lazarone was happily married to Mrs. Kathleen Lazarone for over 48 years and they had four wonderful children together.

Leo Webb (Incumbent) - Mr. Webb has been a member of the Credit Union since 1990. Mr. Webb was appointed by the Board of Directors as an interim Board Member in 2010 and was officially elected to the Board in 2011. Mr. Webb has also served on the Loan Review Committee.

Mr. Webb has completed two years at the University of New Orleans in the pursuit of a B.S. in Accounting. He is presently employed by Jefferson Parish as Assistant Director of the Parks and Recreation Department. Mr. Webb also served as Assistant Director in the General Services Department. Prior to being promoted to Assistant Director, he served as Property Manager in the General Services Department.

Mr. Webb is a past President of the Building and Plant Managers Association of Greater New Orleans. In 2009 Mr. Webb was recognized as Lafreniere Park Person of the Year.