

A MESSAGE FROM CEO MARK ROSA



As we move into a season of recovery from COVID-19, I would like to thank our membership for their unwavering support and confidence. It is our goal to be your financial service provider for life. Our resilience in this still rocky economic market is a testament to the credit union's management team and board of directors as well as our will to offer you the best and latest products available in the financial arena.

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SUPPORTING BUSINESSES DURING COVID-19

During the early stages of COVID-19, Jefferson Financial Federal Credit Union was uniquely positioned to help small businesses that were struggling to stay afloat. In this time of economic need, we lent 228 businesses just over \$3.2 million through the Paycheck Protection Program (PPP) so that we could help sustain local economies in the communities we serve. "Being able to help preserve and empower businesses is truly a highlight of my job," says Commercial Lending Director Will Bienvenu.



2020 ANNUAL REPORT

[CLICK TO VIEW REPORT >](#)

MAKING A MOBILE DEPOSIT USING THE JFFCU APP

1. Log in to the Mobile App.
2. Navigate to the "Deposit Check" function.
3. Select the account you would like to deposit the check to.
4. Enter the dollar amount listed on the check.
5. Take a picture of the front and back sides of the check.
6. You will need to endorse your check on the backside with two items:
 - Sign the back of the check
 - Write "For JFFCU eDeposit Only"

ENDORSE HERE

Your Signature

For JFFCU eDeposit Only

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE RESERVED FOR FINANCIAL INSTITUTION USE*

RATES AS LOW AS

NEW AUTO	1.99% ^{APR*}
BOAT/RECREATIONAL	3.49% ^{APR*}
MOTORCYCLE	2.99% ^{APR*}
PERSONAL	8.50% ^{APR*}
CREDIT CARD	7.90% ^{APR*}
MORTGAGE	2.894% ^{APR*}

*APR = Annual Percentage Rate. Rates are subject to change without notice. Certain restrictions may apply based on collateral term and credit profile. Rates are accurate as of November 2020.

Contact a Consumer Loan Officer at 800.259.2471

Kelly Waltz	Ext. 141	Email Kelly
Minnie Hilton	Ext. 260	Email Minnie

LOWER YOUR AUTO LOAN RATE BY UP TO

2.00%

^A
^P
^R

WHEN YOU REFINANCE WITH JFFCU!

AVAILABLE EVERYDAY! [LEARN MORE >](#)



MAKE YOUR DREAM HOME A REALITY

Jefferson Financial is committed to making your dream a reality through flexible, affordable home loans. With our trusted mortgage team by your side, home ownership is closer than you think. Whether you're refinancing or purchasing your first home, we process all home loans in-house. This allows for quicker turnarounds and closings in under 30 days.

Let us answer your questions and guide you home. Call us at 800.259.2471 ext. 629 or [email us](#) to get in touch with our mortgage team.

[Click here to get started! >>](#)

LIVE CHAT SERVICE NOW AVAILABLE

Members can now live chat with our team in Online Banking Monday through Friday from 9AM — 5PM CST. Click [here](#) for step-by-step instructions on accessing live chat!



NEW BRANCH {Hwy 22 Now Open!}



Lobby Hours:

Monday - Friday | 9:00AM - 5:00PM



Self-Service ITMs (Drive-Thru):

Available 24 Hours a Day, 7 Days a Week



4650 Hwy 22 | Mandeville, LA



24/7 ACCOUNT ACCESS WITH NEW SELF-SERVICE TECHNOLOGY

Jefferson Financial is proud to offer our members self-service technology at our 3900 Veterans and Hwy 22 Branches! Self-service machines can be used around the clock to complete the following functions from the convenience of your car:

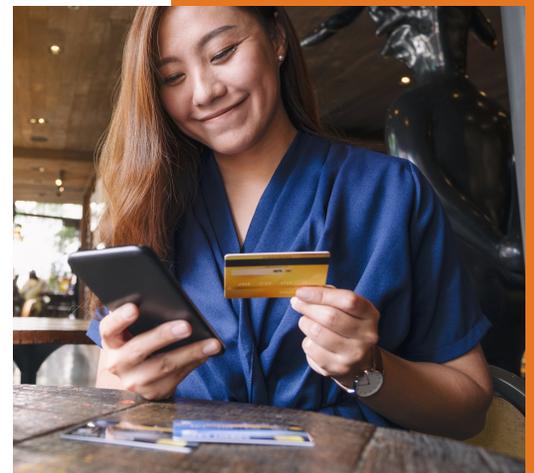
- Deposit cash and checks
- Withdraw cash
- Transfer funds between accounts
- Make loan payments
- Print mini-statements consisting of the five most recent transactions

To use these drive-up machines, you will need to have your account number or your ATM/Debit Card to access your account.

PEACE OF MIND WITH MYCARDRULES™

Available on the iTunes and Google Play

- Instantly turn a card off if it is lost, stolen or being misused
- Apply location preferences by region
- Set spending and transaction preferences
- Customize notifications for specific card activity or anytime the card is used



OUR COMMITMENT TO COMMUNITY

WE RECOGNIZE THAT IT IS OUR RESPONSIBILITY TO SERVE AND ENRICH OUR LOCAL COMMUNITIES.



PENCIL BAG DONATIONS

At the start of the school year, the Denham Springs Branch donated pencil bags to one of our Member's second grade class at Gray's Creek Elementary School. Pictured here are Member Taylor Wade and Denham Springs Branch Teller Cory Spratt.



Mandeville teller Jillian Gibbs displays toys collected from members and employees. The toys were donated to the Youth Service Bureau of St. Tammany Parish, the organization which oversees various programs working to improve the lives of children and teens through the justice system.

TOUR DE JEFFERSON

Tour de Jefferson is a cycling event hosted by the Jefferson Chamber of Commerce with the goal of enhancing awareness of quality-of-life recreational venues in Jefferson Parish. Jefferson Financial will serve as an event sponsor. In addition, our employees will volunteer at the event to assist with rider check-in, at rest stops and at the finish line.



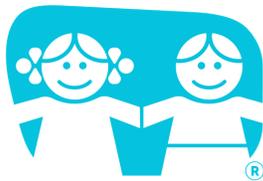


GRATITUDE SNACK DROP OFF

At the beginning of the pandemic, our team dropped off snacks and soft drinks to Children's Hospital as a way to thank medical personnel for their service during uncertain times. Hospital employees were excited and grateful for the surprise deliveries. This was just a little way for us to show our healthcare workers how much we appreciate them.

BULK BAND-AID DONATION

We had the pleasure of sponsoring the purchase of 12,000 character band-aids for patients at Children's Hospital. Kids like Kyliee love to choose their own band aids because it gives them autonomy when there is so much out of their control.



Children's Hospital New Orleans LCMC Health

Children's Hospital New Orleans has an unwavering commitment to provide the highest level of pediatric care to every child, no matter his or her family's ability to pay. Jefferson Financial FCU is proud to call ourselves a partner in supporting the next generation of Louisiana's citizens.

GIVE CHNOLA DAY

Give CHNOLA Day is an annual day of giving where monetary donations go straight to providing lifesaving equipment and sustaining essential programs/services that directly impact patient care.

In 2020, Jefferson Financial sponsored Give CHNOLA Day. The Credit Union's \$5,000 donation sponsored employee fundraising incentives such as raffle prizes, T-shirt giveaways and pizza deliveries to the top fundraising departments.

As part of Give CHNOLA Day, we also entered employees who donated \$10 or more into a raffle to win various prizes such as gift cards, gift baskets and a Yeti cooler.



2021 PETER C. BERTUCCI SCHOLARSHIP PROGRAM

In the namesake of our founder, Jefferson Financial FCU proudly offers \$1,000 scholarships to twenty high school graduates who will enroll in an undergraduate degree plan for the 2021-2022 school year. Scholarship recipients must demonstrate academic excellence and a commitment to community. Below are the 2021 recipients of our Peter C. Bertucci Scholarship Program.



Aishah Abdalah
German Nicaraguan
School



Shelby Antill
Patrick F. Taylor Science
& Technology Academy



Donald Brinkman
Notre Dame High
School



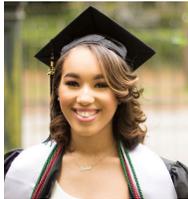
Benjamin Broussard
Saint Paul's School



Taylor Champagne
Hahnville High
School



Corinne Cheramie-White
Mount Carmel Academy



Kaleb Clausell
New Orleans Center
for Creative Arts



Jacob Davis
Sulphur
High School



Julia Duong
John Ehret
High School



Amari Gayden
East St. John
High School



Nor Gorry
Grace King
High School



Christopher Hermann
University
Laboratory School



Deston Joseph
St. Augustine
High School



Michael Lacourrege
Brother Martin
High School



Emma Landaiche
John Paul the
Great Academy



Ava Miller
Haynes Academy for
Advanced Studies



Emily Rice
Mount Carmel
Academy



Angelica Solano
Archbishop Chapelle High
School



Emily Taylor
Mount Carmel
Academy



Cameron Tompson
Thomas Jefferson
Academy

EMPLOYEE LONGEVITY AWARDS

Jefferson Financial Federal Credit Union would like to publicly recognize and thank our employees who have dedicated themselves to a strong work ethic and a commitment to member service. Loyal and dedicated employees are the foundation to our success.

35 YEARS OF SERVICE

- **Carie Lopez**, *Chief Lending Officer*

15 YEARS OF SERVICE

- **Natalie Touts**, *Lapalco Branch Manger*
- **Dacia Delacerda**, *Livingston Branch Manager*

10 YEARS OF SERVICE

- **Ann Alma Kives**, *Title Clerk*
- **Peggy Whittington**, *Training Specialist*
- **Joby Quebedeaux**, *Systems Administrator*
- **Mary Maurin**, *Mortgage Processor*
- **Mark Mohammed**, *Network Administrator*
- **Trudy Harris**, *Collections Clerk*
- **Teresa Sanchez**, *Member Service Specialist*
- **Thu Hang Nguyen**, *eServices Platform Director*
- **Ted Roose**, *Collector*

5 YEARS OF SERVICE

- **Lindsay Breaux**, *Member Service Rep II*
- **Robert Valle**, *Core Systems Manager*
- **Ashley Collins**, *Visa Clerk*
- **Melinda DeLaup**, *Member Service Specialist*



TERESA SANCHEZ

Member Service Specialist

"I have been with Jefferson Financial coming up on 11 years. What I love most about my job is being able to help JF members navigate their way through all of their financial needs and transactions. My goal is to always provide members with an easy, stress-free experience. I look forward to many more years with the company and always learning/growing."

2021 LONGEVITY AWARD RECIPIENTS



HOW TO KEEP YOURSELF SAFE ONLINE



Create complex passwords and update them regularly.

A strong password is at least 8 characters and includes a mix of upper and lowercase letters, numbers and special characters. It is important to change your passwords every 90 days.



Refrain from using public Wi-Fi when banking online.

Anytime you use public Wi-Fi, you have to assume that someone can access your browser history and passwords. Instead, use a data plan on a mobile device when banking on the go.



Keep your computers and mobile devices up to date.

Having the latest security software, web browser and operating system is the best defense against viruses. Turn on automatic updates so you immediately receive the latest version as it becomes available.

WE'RE HIRING!



As a rapidly growing financial institution, Jefferson Financial is always on the lookout for new talent to help better serve our members. If you see yourself in one of the positions listed [here](#), email your resume and cover letter to employment@jeffersonfinancial.org. Be sure to include the position with your submission.

CALL SPOOFING ALERT



We recently discovered a spoofing scam that involves the fraudster impersonating a Jefferson Financial employee in order to obtain your private financial information.

The fraudster will use technology to trick your caller ID into showing our name. **NOTE:** JFFCU will never call you to request your personal banking information via telephone. For security purposes, we will request information to confirm your identity when you call us.



SMALL SAVINGS ADD UP

**YOU COULD BE SAVING UP TO
\$360 PER YEAR ON WIRELESS**

START SAVING

MAIN OFFICE

Jefferson Financial Federal Credit Union
7701 Airline Drive
Metairie, Louisiana 70003

WEBSITE

JeffersonFinancial.org

Follow Us on Social Media!



JFFCU is an Equal Housing Lender.
Federally insured by NCUA.