

Privacy Policy

FACTS WHAT DOES JEFFERSON FINANCIAL 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.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number and account balances • Credit card or other debt and credit history • Payment history and transaction history When you are no longer our customer, we continue to share your information as described in this notice.
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 Financial Credit Union chooses to share; and whether you can limit this sharing.

Reason we can share your personal information	Does Jefferson Financial 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	Yes
For joint marketing with other financial companies	Yes	Yes
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

What we do	
How does Jefferson Financial Credit Union protect my personal information?	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.
How does Jefferson Financial Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • open an account or apply for a loan • give us your employment information or provide account information • give us your contact information We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <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 State law and individual companies may give you additional rights to limit sharing.

(Privacy Policy Cont.)

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Jefferson Financial Credit Union has no affiliates</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Nonaffiliates we share with can include government agencies, mailhouse, mortgage companies, consumer reporting agencies, and data processors</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Our joint marketing partners include CUNA Mutual Group's MEMBERCONNECT and financial advisors</i>

Questions? Call 800.259.2471 or go to www.jeffersonfinancial.org



Apply for a VISA Credit Card

Our VISA Credit Card rates are **as low as 7.90% APR***, and we are currently offering a special 6 month introductory rate of **4.99% APR*** on balance transfers just for opening a VISA with us this quarter!

You will enjoy exclusive benefits including:

- No annual fee
- A full 25-day grace period
- The same rate on Cash Advances
- No Balance Transfer Fees
- Extra Rewards Points



*APR is based on and evaluation of individual credit. Rates are subject to change without notice. 4.99% APR is a 6 month introductory rate on balance transfers to another credit card only. At the end of the period the rate will reset to the individual's qualifying credit.

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JEFFERSON JOURNAL

A quarterly newsletter of Jefferson Financial

FALL 2015

Score 3 Months No Payments

NO Payments for 90 Days!*



Would you like to purchase a new car, boat or other recreational vehicle? If so, you'll definitely want to take a closer look at our great vehicle loans! Even if you've already financed somewhere else, we may be able to save you some money.

As a special offer, if you finance your Vehicle Loan between October 1, 2015 and December 31, 2015, you might qualify for **NO payments for 90 Days!***

Rates as low as **1.79% APR****

Applying is simple:

Visit www.JeffersonFinancial.org or
 Call 800.259.2471

*Promotion begins October 1, 2015 and ends December 31, 2015. This offer is for No Payments for 90 days. Interest charges will still accrue at the approved interest rate during this 90 day period. Certain restrictions may apply based on collateral term, rate and credit profile. Offer applies to new, used, or refinanced vehicles from another financial institution. **APR(Annual Percentage Rate) is available to borrowers who meet credit requirements. The "as low as" rate assumes excellent credit. APR and repayment terms may vary based upon your credit history, amount and term of loan.

Jefferson Financial JF
 CREDIT UNION

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Holiday Closings:

Columbus Day

Monday, October 12th Closed

Thanksgiving Day Thursday, November 26th Closed

Christmas Eve

Thursday, December 24th
 Close at 2:00 PM

Christmas

Friday, December 25th Closed

New Years Eve

Thursday, December 31st Close at 2:00 PM

New Years

Friday, January 1st
 Closed



Why You Should Have Renters Insurance

You come home and discover that your apartment has been gutted by a fire. Your landlord's insurance policy will cover your loss, right? Wrong. Unless the damage is the result of the landlord's negligence, landlords' insurance policies typically only cover the physical structure of the building, not tenants' personal property. To protect yourself, you need renters insurance.

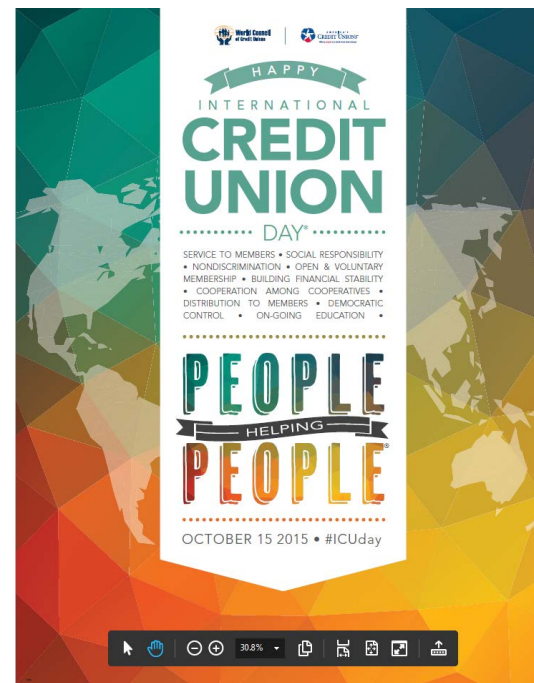
Renters insurance is like homeowners insurance for renters. If your property is destroyed, you get money to replace it. Even if the value of your personal property only totals a few hundred dollars, renters insurance could be beneficial. It may only cost you \$200 to replace your futon, but your personal liability is virtually limitless. A friend could trip on your rug and sue you for \$100,000. If you have renters insurance, your insurance company will cover at least some of your costs.

Another benefit of renters insurance is that you do not have to worry about collecting money from someone who causes damage to your property. Let's say your apartment flooded after your upstairs neighbor left the shower on all day. Legally, he is responsible for your losses, but that does not mean he will be willing to pay you. If you have renters insurance, you can just file a claim with your insurance company. Perhaps the best part of renters insurance? It is dirt cheap, usually costing no more than a few hundred dollars a year.

Looking for financial advice? Jefferson Financial has partnered with BALANCE to provide you with free financial education and counseling. Their certified counselors can answer your questions, review your credit report, and help you create a budget. Call **888.456.2227** or visit **www.balancepro.net** for more information.



People Helping People



On October 15, 2014, credit unions around the world will celebrate International Credit Union (ICU) Day®.

Since 1948, on the third Thursday of every October, credit unions have celebrated a simple but radical idea—that by working together, people can improve their financial well-being. “People helping people,” this year’s ICU Day theme, is the foundational philosophy of the credit union movement, going back to the very beginning.

In 1850s Germany, a group of weary workers formed the world’s first credit union. Suffering through an economic downturn and tired of loan sharks exploiting them, they banded together to provide affordable credit to each other. Not-for-profit and governed by and for the people who created them, credit unions not only gave working-class people a way to break a cycle of debt

that had bled them of any financial gains. It showed them, for the first time, a path to prosperity.

It’s no wonder then that when economic times are hard, credit unions flourish. Credit union membership swelled during the Great Depression and again during the recent Great Recession. Today, there are more than 200 million credit union members worldwide—100 million of them in the United States.

The World Council of Credit Unions, supported by credit unions in the U.S., works to develop credit unions around the world because they believe that every person deserves access to affordable, reliable financial services. As not-for-profit financial cooperatives, credit unions are governed by their members—one member, one vote. In many countries, credit unions offer people their first true taste of democracy.

“Credit unions must do their part. We must share our knowledge, our experience, and our dreams,” World Council Board Chairman Grzegorz Bierecki said earlier this year. “It is the duty of free people to support freedom.”

Locally, as a member of Jefferson Financial CU, you and your financial stability are our top priorities. Globally, you’re part of a much bigger movement—the credit union movement—working towards global good each and every day. That’s definitely something to celebrate!

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Why Throw Away Your Money?

Save with Sprint!



Join the over 1 Million credit union members nationwide that are already saving over \$95 million on their wireless plans! Jefferson Financial is pleased to bring our members these major savings through the **Sprint Credit Union Member Discount Plan**.

Ways you can save:

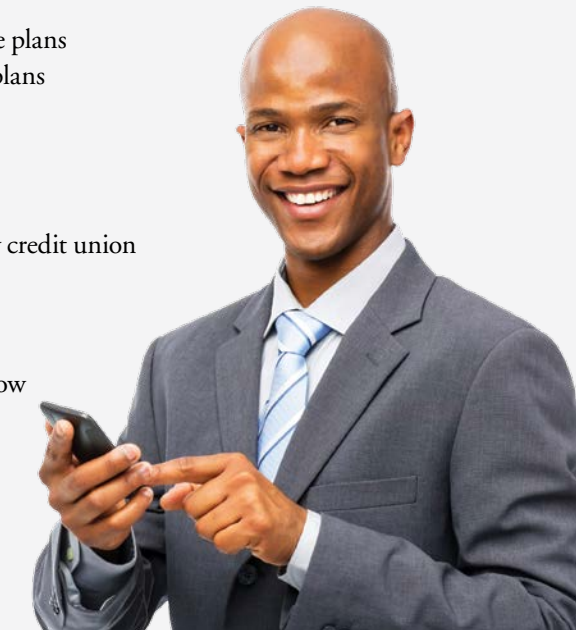
- **10% off** most regularly priced Sprint individual service plans
- **15% off** most regularly priced Sprint business service plans
- Waived activation fee on new activations
- Waived upgrade fee
- Available to new and existing Sprint customers

Enjoy the perks, benefits and exclusive discounts that only credit union members like you can receive.

3 Ways to Get Your Discount:

- Call **877.SAVE.4CU** (877.728.3428) and let them know you’re a **credit union member**. Ask to be a part of the NACUC_ZZM Corporate ID to save
- Click **www.SprintSave4CU.com**
- Visit your nearest Sprint store

What are you waiting for? Start saving today!



2015-2016 Peter C. Bertucci Scholarship Program

The Credit Union is accepting applications for the Peter C. Bertucci Scholarship Program. Twelve scholarships for \$1000 will be awarded to graduating high school seniors that demonstrate school/community involvement, academic excellence, and citizenship. We will also award each student’s High School with \$300 and the student’s Sponsoring Teacher with \$100. All applicants must be members of Jefferson Financial and will enroll in an undergraduate course of study during the 2016-2017 school year.



Applications are available at all branch locations or can be downloaded at **www.JeffersonFinancial.org**. Please send application along with the appropriate materials to Jefferson Financial CU, 7701 Airline Drive, Metairie, LA 70003 and postmarked no later than May 15, 2016. For more information contact the Marketing department at **marketing@jeffersonfinancial.org**.