

Happy New Year!

2023




A MESSAGE FROM CEO MARK ROSA

Members, this was another very challenging year for Jefferson Financial and financial institutions as an industry. What seems like a long time ago, it was just in April when the Federal Reserve began to raise interest rates at a level that our country has not seen in many years. This is an effort required to tame a rate of inflation that we have not seen in forty years. While their mission is a noble one, hiking rates this quickly wreaks havoc on businesses that make their living on rates that exist in the economy.

We have been through hard times before, we will persevere again. Our financially conservative Board, Supervisory Committee and Management know that the business cycle will always be present and generous amount of capital is prudent. Jefferson Financial has always held a capital level far in excess of regulatory requirements and we will continue to do so.

Thank you, our member-owners, for the continued unwavering support and confidence.

 **Mark Rosa**
Chief Executive Officer

ANNUAL REPORT

Each year an electronic version of our Annual Report is available to view on our website! Click [here](#) to view our most recent Annual Report from our 55th Annual Meeting.



Our 56th Annual Meeting will be held on Saturday, April 29, 2023 at The Four Columns.

CONTENT

Page 1

Happy New Year, CEO Message | Annual Report

Page 2-3

Using Mobile Deposit, Loan Rates & Products, Mortgage Loans, Life Event Loans & SavvyMoney

Page 4-6

Commitment to Community

Page 7-8

2022 Scholarship Recipients
2022 Longevity Recipients

Page 9

Staying Alert, We're Hiring!, Thank YOU!

ANNUAL
REPORT

2021

Jefferson Financial 
FEDERAL CREDIT UNION

LENDING PRODUCTS & SERVICES

Jefferson Financial is proud to offer an array of competitive lending solutions specifically designed to help you achieve your financial goals. With no application fees and convenient payment options, let us take the stress out of your lending process.

MOBILE DEPOSITS

Step-by-Step guide to making a mobile deposit within the JFFCU Mobile 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 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	4.50%^{APR*}
BOAT / RECREATIONAL	4.50%^{APR*}
MOTORCYCLE	4.50%^{APR*}
PERSONAL	8.50%^{APR*}
VISA[®] CREDIT CARD	7.90%^{APR*}
MORTGAGE	5.068%^{APR*}
HOME IMPROVEMENT	6.115%^{APR*}

Funds available within 2 days. \$500 processing fee applies.

Love your car, but not your payment? Lower your current rate by up to **2.00%^{APR*}** when you **refinance your auto loan** with us!

Contact us today to speak with a Loan Representative.

Toll Free 800.259.2471 | Visa[®] Credit Cards Ext. 627

Consumer Lending Ext. 628 | Mortgage Lending Ext. 629

*APR (Annual Percentage Rate) is available to borrowers who meet credit requirements. "As low as" rate assumes excellent credit. APR may vary based upon your credit history, amount and term of loan. **Lower your current rate by up to 2.00% APR with a floor rate as low as 4.50% APR. Offer applies to refinanced vehicles from another financial institution only - the refinanced auto must be a brand new JFFCU loan. The 4.50% APR is the lowest rate available for the Refinance Offer. Rates are subject to change without notice. †No Points. Primary Residence only. JFFCU is an Equal Housing Lender. NMLS ID #397439. Membership restrictions apply. Federally insured by NCUA.

MORTGAGE LOANS

With Jefferson Financial Federal Credit Union's trusted Mortgage Team by your side, your dream home is closer than you think! Whether you're interested in [Refinancing](#) or [Purchasing](#) your first home, we offer competitive rates and terms to suit your needs.



MAKE YOUR DREAM HOME A REALITY

Get pre-approved and lock in your rates before they increase! Mortgage pre-approval means we actually start underwriting your loan – once approved, all we need to complete your loan is the home appraisal and title. Our Home Loans are [processed in-house](#) for quicker turnarounds and [closings in under 30-days!](#)

Jefferson Financial offers [15, 20 and 30 year fixed-rate Mortgages](#). 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.

[APPLY ONLINE FOR A HOME LOAN TODAY >](#)

NEW PRODUCTS & SERVICES

Here at Jefferson Financial, our top priority is serving our Members. We are always looking for ways to enhance the benefits of a JFFCU Membership. In 2022, we added two new products... **QCash** brought new loan products and **SavvyMoney** provides access to your Credit Score like never before. See below for details!

JEFF'S LIFE EVENT LOANS

Because life happens... JFFCU is here for you!

Jefferson Financial partnered with QCash to bring **instantaneous decisions and funding of loans to our Members with 24/7, 365 access**. This new loan product is designed as an alternative to payday loans to assist with unexpected life events. With just 6 clicks and 60 seconds, you can have funds from the loan deposited right into your account.

Jeff's Life Event Loans can provide funds – day or night – when an emergency happens with no credit check required! **Jeff's Life Event Loans** can help build or repair credit and are a smart alternative to high-interest loans. Members can apply via a desktop computer or mobile phone.



NEW LOANS AVAILABLE

JEFF'S FAST CASH LOAN

- 18.00% APR* for each approved loan
- Borrow between \$200 and \$2,000
- Repayment period up to 12-months
- \$20 Loan Application Fee (*non-refundable*)
- Maximum of 1 Life Event Loan at a time
- See *Additional Requirements*** below

EXPRESS LOAN

- 12.00% APR* for each approved loan
- Borrow between \$500 and \$5,000
- Repayment period up to 36-months
- \$20 Loan Application Fee (*non-refundable*)
- Maximum of 1 Life Event Loan at a time
- See *Additional Requirements*** below

ADDITIONAL REQUIREMENTS**:

- Must be 18 years or older
- No Prepayment Penalty
- Eligibility for Primary Account Holder Only
- Must be a Member for at least 3-months with the Express Loan or 1-month for the Fast Cash Loan
- No Credit Check - there is no credit pull to receive the loan, but the loan will be reported to the credit bureau

savvymoney® | CREDIT SCORE. AND MORE.

Staying on top or your credit has never been easier.

Access your credit score, full credit report, credit monitoring, financial tips and education. All of this without impacting your credit score. You can do this ANYTIME and ANYWHERE.

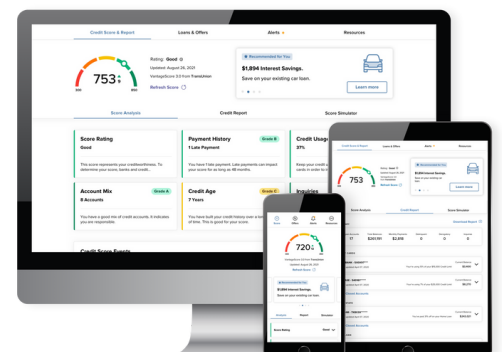
Benefits of Credit Score

- Daily Access to your Credit Score
- Personalized Credit Report
- Real-Time Credit Monitoring Alerts
- Special Credit Offers
- Credit Score Simulator
- And More!

Don't Wait. Check Your Score Today!

Log in to your Mobile or Online Banking to use this service.

There is no cost to sign up or use this service... just a benefit of being a Member!



OUR COMMITMENT TO COMMUNITY



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



2022 COMMUNITY SERVICE INITIATIVES



\$29,000 in scholarships

Enhancing high school graduates, schools and teachers



400 goodie bags

Serving hospital workers' well-being



500 school supplies and materials

Benefiting Jefferson Parish teachers and students



125 community service hours

JFFCU employees love volunteering in the community



\$250 Toy Donation

Toys benefited Children's Hospital child life patients



\$250 Adopt Seniors

Funds used to adopt seniors for the holidays through the Livingston Council on Aging



18 Thanksgiving Baskets

Our staff donated 18 Thanksgiving baskets to the United Way of Southeast Louisiana.



UNITED WAY of Southeast LA

JFFCU partnered with United Way of Southeast Louisiana to donate 18 Thanksgiving baskets to local families. Each basket included all of the holiday fixings for a great Thanksgiving meal. A big thank you to our Greater New Orleans and Baton Rouge Area employees for participating.

COMMUNITY VOLUNTEERISM

This year JFFCU employees rolled up their sleeves and volunteered at a variety of community event this year. Employees participated in a school supply drive, CHNOLA's Boo at the Zoo, Second Harvest Food Bank and other opportunities.



COMMITMENT TO OUR HEALTHCARE WORKERS

Our healthcare workers are truly a vital part of our community. As COVID-19 fortunately dissipates, our commitment to our healthcare workers has only increased. We already established a thriving partnership with Children's Hospital New Orleans, and in 2022 we initiated partnerships with Ochsner Luling & Ochsner West Bank.



Throughout 2022, we dropped off goodie bags, meals and built a harmonious rapport with hospital staff.

CONTINUED SERVICE TO TEACHERS



In the summer, we were involved in the Jefferson Parish Public School System's new teacher induction. We welcomed almost 300 educators and informed them about the financial benefits of becoming a credit union member.

Pencil cases with JFFCU goodies were distributed to the teachers and two gift cards were raffled off. We created a QR code that allowed teachers to easily become a member from their phone.

In the fall, we donated much needed supplies of masks and safety glasses to the Cuillier Career Center in the Jefferson Parish Public School System.

Pictured here are Ms. LaDinah Carter, Principal Williams and JFFCU Business Development Manager Emily Rebert.



FINANCIAL WELLNESS

Over the past year, we have slowly developed our financial wellness presentation. We held our first two sessions: one at Ochsner West Bank and the other at Cuillier Career Center. Attendees learned about the benefits of a credit union, the basics of a credit score and ways to protect their accounts from fraud. They also received swag bags of JFFCU goodies and one-sheet that detailed the important topics discussed.



FINANCIAL WELLNESS (CONTINUED)

Jefferson Financial FCU sponsored / hosted the Jefferson Chamber Young Professional's Eats and Education dinner. The topic of this dinner focused on "How to be Recession Prepared," which included best budgeting practices, investment basics and the importance of an employee contribution in retirement plans.

Our CFO, Casey Kucera, led the discussion. Attendees engaged in a thoughtful Q&A session and received a one-page take away highlighting the evening's talking points.



SAVE MONEY. ACE TAX SEASON. And get a chance to win \$10,000.



It pays to file early! Members of Jefferson Financial Federal Credit Union enjoy up to \$15 off TurboTax federal products. Plus, start with TurboTax by February 16, 2023, using the link below and you'll automatically be entered for a chance to win \$10,000.*

Get your taxes done right and your guaranteed maximum refund – a TurboTax expert can even do your taxes for you, from start to finish, to make sure you get every dollar you deserve.

[Get Started](#)



Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information. Limited-time offer for TurboTax 2022. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

*No purchase necessary. The "TurboTax® Your Taxes Your Way" Sweepstakes begins on 12/12/22 at 12:00:00 AM PT and ends one 2/16/23 at 11:59:59 PM PT. Open only to: legal residents of the fifty (50) United States and the District of Columbia (having a valid Tax Identification Number (TIN) or Social Security Number (SSN)), who 18 years of age or older at the time of entry, and who are customers or employees of participating CU Solutions Group financial institutions (click here for a list of participating CU Solutions Group financial institutions). Void in Puerto Rico and where prohibited. The Sweepstakes is subject to the Official Rules. For complete details, how to enter without using TurboTax®, and Official Rules go to <https://turbotax.intuit.com/lp/aff/credit-union-sweepstakesrules>. Sponsor: Intuit, Inc.



2022 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 2022–2023 school year. Scholarship recipients must demonstrate academic excellence and a commitment to community.



KYLIE SABIDO



ANI MITCHELL



ALYSSA BORDELON



ALEXIS GIBBS



DONNIE MIDDLETON, JR.



BAILEIGH GOINES



ANGELENA TRANCHINA



LAYLA FUZY



SYDNEY KREMER



JASMINE CALDWELL



ERIC FISHER



SOPHIA LEBOUF



EMILY SMITH



GABRIELLE ALPHONSE



LOGAN SORIANO



MCKAYLA DIXON



ELIZABETH TERAN



SYDNEY JUNOT



TRENT JENNING



VICTORIA WINTER

Congratulations!



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.

30 YEARS OF SERVICE

- **Madaline Barrios**, *VP of Operations*

25 YEARS OF SERVICE

- **Diane McDuff**, *HR & Training Manger*
- **Kathleen Murray**, *Documentation Officer*

20 YEARS OF SERVICE

- **Ashley Gambino**, *Business Intelligence Analyst*
- **Stacey Mullet**, *Internal Auditor*
- **Neirdra Pressley**, *Visa Credit Card Manager*

15 YEARS OF SERVICE

- **Teasha Sepulveda**, *HR Generalist*

10 YEARS OF SERVICE

- **Shanna Butler**, *Member Service Representative II*
- **Julie Carpenter**, *Compliance Officer*
- **Bruce Griffin**, *Member Service Representative II*
- **Karla Macias**, *Member Service Representative*
- **Robert Pajares, Jr.**, *Collections Manager*
- **Jennifer Pennisson**, *Specialized Accounts Rep*
- **Christine Seither**, *Ops Support ODP / Recovery Specialist*
- **Angelia Veal**, *Loan Clerk*

5 YEARS OF SERVICE

- **Carla Beauchamp**, *Administrative Support Specialist*
- **Debra Beaumont**, *Loan Processor*
- **Brandi Brady**, *Branch Manager*
- **Robert Briggs**, *Collections*
- **Lauren Holmes**, *Commercial Lending Support Specialist*
- **Rita Jaycox**, *Branch Manager*
- **Kevin Kives**, *Systems Administrator*
- **Tremaka St.Cyr**, *Recovery Specialist*
- **Lupina Thompson**, *Member Service Representative II*
- **Renell Webre**, *Member Service Representative*

2022 LONGEVITY AWARD RECIPIENTS





STAYING ALERT

FRAUD PREVENTION

With scams and fraud on the rise, we wanted to share some important information for safeguarding your account. Jefferson Financial FCU will never call to request personal banking information via telephone, email or text message.

Don't become a victim – [always be on the lookout for scams](#). We are most effective in fighting fraud when we work together. If you receive suspicious communication – do not respond – send us a secured message via Online Banking (if you are an active Online Banking user) or Contact us at 800.259.2471.

Knowledge is power! Monitor your accounts regularly and learn more on how to protect your information. Our website has an Online Security section – www.JeffersonFinancial.org/services/online-security – that offers a variety of topics to keep you and your information safe.



WE'RE HIRING!

CAREER OPPORTUNITIES



If you or someone you know is looking for a job, you can view our open positions by clicking the button below:

[VIEW OPEN POSITIONS >](#)

If you have any questions about open positions, please email us at Employment@JeffersonFinancial.org - any resumes and cover letters can also be emailed to this address.

Thank you!

Thank you for choosing Jefferson Financial Federal Credit Union for your financial needs! We appreciate your continued support.

For the most up-to-date products and services, visit our website at JeffersonFinancial.org. Be sure to follow us on your preferred social media platform – links can be found below!

[Click to view our 2023 Holiday Schedule](#). Here's to reaching your financial goals in 2023!

MAIN OFFICE

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JeffersonFinancial.org

800.259.2471



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