



JEFFERSON COUNTY FEDERAL CREDIT UNION CHARTER

Your savings federally insured to at least \$100,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

DEPARTMENT OF
HEALTH, EDUCATION, AND WELFARE
SOCIAL SECURITY ADMINISTRATION
BUREAU OF FEDERAL CREDIT UNIONS

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Jefferson County Police
FEDERAL CREDIT UNION
(A corporation chartered under
the laws of the United States)

CHARTER NO. 19853

(3) The names and addresses of the subscribers to this certificate and the number of shares subscribed by each are as follows:

NAME	ADDRESS	SHARES
D. A. Pendleton	3900 Cotler Road Louisville, Ky.	1
R. D. Jones	3401 Twin Oak Drive Louisville, Ky.	1
James A. Perry	4020 Massia Avenue Louisville, Ky.	1
Gordon R. Ditto	9400 Janna Drive Louisville, Ky.	1
Edward L. Randall	8002 Pina Way Louisville, Ky.	1
Robert M. Jones, Sr.	914 Jones Drive Louisville, Ky.	1
Vernon Campbell	4801 Routt Road Jeffersontown, Ky.	1
Hansford H. Frederick, Jr.	6313 Price Lane Road Louisville, Ky.	1
John G. Bohannon	1902 South Park Road Louisville, Ky.	1
Edward A. Dunagan	8103 Carnes Drive Louisville, Ky.	1

(4) The par value of the shares of this credit union shall be \$5.00.

(5) The field of membership shall be limited to those having the following common bond:
Employees of the Jefferson County Police Department who work in Jefferson County, Kentucky; employees of this credit union; persons retired as pensioners and/or annuitants under private pension plans provided for the above employee groups; members of their immediate families; and organizations of such persons.

(6) The term of this credit union's existence shall be perpetual: *Provided, however,* That upon the finding that this credit union is bankrupt or insolvent or has violated any provision of this organization certificate, of the bylaws, of the Federal Credit Union Act including any amendments thereto or thereof, or of any regulations issued thereunder, this organization certificate may be suspended or revoked under the provisions of Section 21(b) of the Federal Credit Union Act.

(7) This certificate is made to enable the undersigned to avail themselves of the advantages of said Act.

(8) The management of this credit union, the conduct of its affairs, and the powers, duties, and privileges of its directors, officers, committees and membership shall be set forth in the approved bylaws and any approved amendments thereto or thereof.

IN WITNESS WHEREOF we¹ have hereunto subscribed our names this 1st

day of December, 1969

① Ed. L. Randall

② Robert W. Jones

③ R. D. Jones

④ Harvey Campbell

⑤ James L. Jones

⑥ Harold W. Frederick

⑦ Edmond R. White

⑧ John L. Brown

⑨ John L. Brown

⑩ Edward A. Runyon

(other page signed - Edward L. Randall)

Subscribed before me, an officer competent to
administer oaths, at State-at-Large

this 1st day of December
1969

Signed Notary Public
Notary Public, State at Large, Ky.

Title My commission expires Mar. 4, 1973
(Notary public or other competent officer)

¹ At least seven signers, none of whom should administer the oath.

ORGANIZATION CERTIFICATE

Jefferson County Police

FEDERAL CREDIT UNION

Charter No. 19853

TO BUREAU OF FEDERAL CREDIT UNIONS:

We, the undersigned, do hereby associate ourselves as a Federal credit union for the purposes indicated in and in accordance with the provisions of the Federal Credit Union Act, Public Law 86-354, "An Act to amend the Federal Credit Union Act," Public Law 467, 73d Congress, as amended, entitled, "An Act to establish a Federal Credit Union System, to establish a further market for securities of the United States and to make more available to people of small means credit for provident purposes through a national system of cooperative credit, thereby helping to stabilize the credit structure of the United States"; we hereby request approval of this organization certificate; we agree to comply with the requirements of said Act, with the terms of this organization certificate and with all laws, rules, and regulations now or hereafter applicable to Federal Credit unions; and we hereby certify that:

(1) The name of this credit union shall be _____

Jefferson County Police

Federal Credit Union.

(2) This credit union will maintain its office at _____

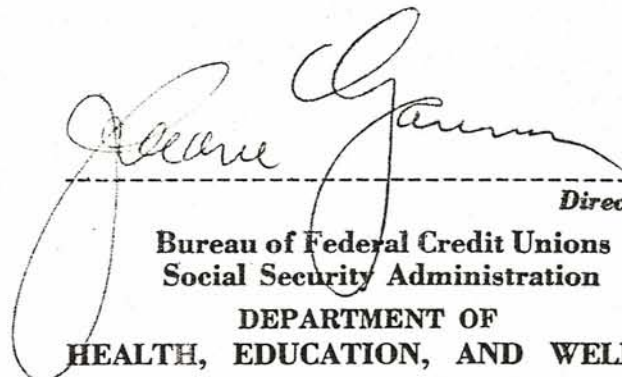
Louisville, Kentucky,

and will operate in the territory described in the field of membership.

APPROVAL OF ORGANIZATION CERTIFICATE

Pursuant to the provisions of Section 5 and/or Section 21(d) of the Federal Credit Union Act, as amended, the foregoing organization certificate of

----- Jefferson County Police ----- Federal Credit Union
is approved this 12th day of December -----, 19 69-----



Director.
Bureau of Federal Credit Unions
Social Security Administration
DEPARTMENT OF
HEALTH, EDUCATION, AND WELFARE



NATIONAL CREDIT UNION ADMINISTRATION
Washington, D.C. 20456

CHARTER NO. 19853

CERTIFICATE OF NAME CHANGE

I, the undersigned, certify that in accordance with the prescribed procedures of the
National Credit Union Administration, the name of the
Jefferson County Police Federal Credit Union

was changed to

Jefferson County Police & Employees Federal Credit Union.

The amendment of the charter changing the name of the credit union was approved
on April 16, 1975.

A handwritten signature in blue ink, which appears to read 'Robert E. Boon', is written over the printed name.

ROBERT E. BOON
Regional Director
National Credit Union Administration

(NOTE: This certificate may be used to support the changing of the name of the credit union with
the bank, the surety company, on investment certificates owned by the credit union, etc.)

Jefferson County Police Federal

CREDIT UNION

Minutes of Regular Monthly Meeting of the Board of Directors

The meeting was called to order by John G. Bohannon at Credit Union Office
on the 1 day of May, 19 75 at 3:00 ~~###~~ AM-P.M.

The following directors were present: John Bohannon, Dale Allen, Gordon Conner
Joseph A. Anneken Wilson L. Johnson

The minutes of the regular meeting of the directors, held on April 3,, 19 75, were read
and approved.

Motion carried: That the following applications for membership be approved and the secretary was instructed to make nota-
tion of the date of election on each signature card. Thirty Five New Members List attached.

The treasurer made his monthly report showing 35 new members the past month, 605
members at the end of last month, shares balances of \$383,860.50, loans balance of \$441,398.61, and
cash in the bank of \$ 3,226.29. After a short discussion, the report was accepted by the board.

Committee reports received and the action taken on each was as follows: None

Communications received since the last meeting were read and action taken as follows: Application from the
National Credit Union Administration to Change By Laws to Change name
and @xpand the field of membership to include all Jefferson County
Employees. Motion Made Anneken Second Bohannon Carried all in favor and
The following expense items were approved for payment: None against and no direcors absent.

As per financial Statement

Unfinished business from previous meetings: None

Action taken to review delinquent loans: No action

New business: To increase the signature limit of recruits from 250.00 to 350.00
at 12 repayment. This is to assist in purchase of new equipment.
Change carrier of Temp. Dis. Ins. from CUMIS to Durham Life Ins. Co.
Reason being the rate increase from CUMIS to almost double that of Durham
Life.

Meeting adjourned at 4:00 ~~###~~ AM-P.M.

Signed

Signed

Secretary

President



July 12, 1995

William Eskridge, Board Chairman
Jefferson County Police and Employees
Federal Credit Union
P. O. Box 22289
Louisville, Kentucky 40252-0289

Dear Mr. Eskridge:

The certificate of approval for the change of name amendment recently requested is enclosed.

This amendment may be adopted by resolution of the board of directors in accordance with Article XXI, section 1, of the bylaws. Further approval by this office is not required as long as no changes are made to the enclosed amendment.

Please understand that a change in your corporate title from Jefferson County Police and Employees Federal Credit Union to Jefferson County Federal Credit Union, does not constitute an expansion of your field of membership (FOM). However, it should be noted that the wording in your FOM may no longer be a true definition, due to sponsor corporate changes. Your credit union's FOM is stated in section 5 of your charter. That wording should be followed precisely in screening membership applications and in advertising to the general public. You may document your request to amend your existing FOM with a letter from the sponsor, a newspaper article, or a press release, etc., explaining the sponsor's new corporate structure. This amendment should be submitted to our office within 30 days of this letter.

Note: It is the responsibility of your credit union to ensure that the name change does not constitute an infringement on the name of any corporation in your trade area. This responsibility also includes researching any service marks or trademarks used by any other credit union in the trade area. My approval is contingent upon your compliance with these requirements.

The completed form, signed by the chief executive officer and secretary of the board of directors, must be filed with the credit union's official charter/bylaws. The board of directors' minutes, the official charter/bylaws, and any resolutions adopted by the board will be reviewed by our examiners as a part of each supervisory examination.

Questions or revisions to the amendment should be directed to the Division of Insurance in this office. Please advise if we may be of any further assistance.

Sincerely,



Timothy P. McCollum
Acting Regional Director

DOI/JBF:jf
FCU #19853

Enclosures

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cc: SE Gaines
PE M. Hall
Federal Reserve Bank
Thomson Financial Publishing
League - KY

CERTIFICATION OF RESOLUTION OF BOARD OF DIRECTORS
ADOPTING AMENDMENT OF CHARTER/BYLAWS

Jefferson County Police and Employees Federal Credit Union, Charter No. 19853

WHEREAS, formal request has been submitted by the officials of this federal credit union that the following amendment of its charter be approved:

Section 1 of the Charter shall be amended to read as follows:

"The name of this credit union shall be Jefferson County Federal Credit Union."

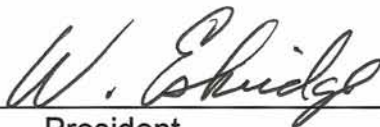
AND WHEREAS, the amendment is in the best interests of the members and is not inconsistent with Law,

NOW, THEREFORE, pursuant to the provisions of the Federal Credit Union Act, the foregoing submitted amendment of the charter/bylaws of the federal credit union no. 19853 is hereby approved July 12, 1995 subject to adoption by the board of directors in accordance with Article XXI of the above Federal Credit Union's Bylaws within ninety days from the stated approval date.



Timothy P. McCollum
Acting Regional Director

We, the undersigned President and Secretary of the above Federal Credit Union, hereby certify that on July 19, 1995, the above amendment to the charter/bylaws was adopted by the board of directors in accordance with Article XXI of the above Federal Credit Union's Bylaws.



President

Acting Secretary

CERTIFICATE OF NAME CHANGE

I, the undersigned, certify that in accordance with the prescribed procedures of the National Credit Union Administration, the name of the Jefferson County Police and Employees Federal Credit Union was changed to Jefferson County Federal Credit Union. The amendment of the charter changing the name of the credit union was approved on July 12, 1995.



Timothy P. McCollum
Acting Regional Director

National Credit Union Administration

(Note: This certificate may be used to support the changing of the name of the credit union with the bank, the surety company, or investment certificates owned by the credit union, etc.)