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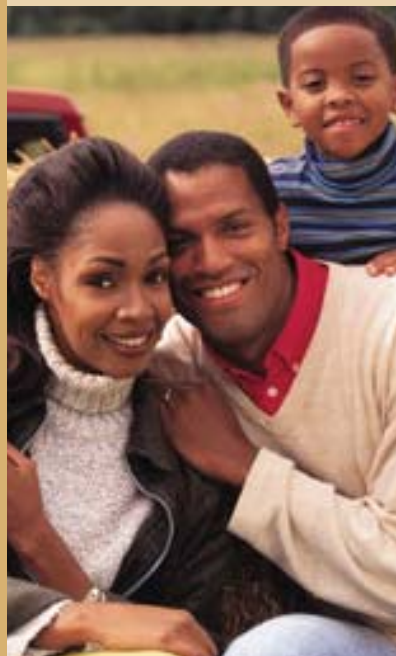
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JCE & Me Helping Me Save on What I Owe

Two cost effective options that eliminate high interest rate debt and/or lower your total monthly payments:

#1: Consolidate Debt With a Home Equity Loan

If you're a homeowner, you can use the collateral in your home as a low-cost source of credit. Plus, Home Equity Loan rates are as low as **6.75% APR!***

- Economical way to pay off credit cards
- Flexible options
- No Fees

Choose the Home Equity Loan that's Best for You

Home Equity Line of Credit

- Borrow money as you need it up to your approved limit
- Competitive rates
- Loans from \$5,000 to LTV

Traditional, Fixed Rate Home Equity Loan

- One time, lump sum advance of up to 80% of value
- Fixed rate, closed end loan
- Payments include interest and principal

Plus, Get a FREE \$100 Home Improvement Gift Card

Need another reason to get your Home Equity Loan from Jefferson County Employees Credit Union? We'll give you a **FREE \$100 home improvement gift card** when you close a home equity loan for at least \$10,000 between January 15, 2007 and March 31, 2007. Check out our current rates online at www.jcecu.org or call (205) 325-5683 for a no-obligation loan quote.

#2: Debt Consolidation Loans

Wipe the slate clean with a debt consolidation loan from Jefferson County Employees Credit Union! Borrow up to \$10,000 with a repayment term of up to 48 months and low, fixed rates starting at 10.9% APR!*

*APR = Annual Percentage Rate. 10.9% APR rate is based on highest credit score category. Your actual rate may vary based on credit history and length of loan. Subject to credit approval. To be eligible for the gift card, you must apply for home equity loan after January 15, 2007, and close prior to March 30, 2007. Restrictions apply. Call Credit Union for details. Rates subject to change without notice.





Turn to JCE A Great Place for All Your Financial Needs

A message from Charles Faulkner, President/CEO

Your support as a member has helped Jefferson County Employees Credit Union grow to serve more people with the best value in financial services. I want to thank you for bringing us business in terms of a loan for your new car, your checking account, a certificate for your investment dollars, and perhaps using our online banking to manage your money.

Our focus, as a financial cooperative (not a bank), is to give you the opportunity to have financial services at the lowest competitive cost, make more on your money when you save, and to give you the convenience to access your money easily 24/7. The JCE Credit Union difference is as

simple as a lower monthly payment, a higher dividend on your savings, and lower fees on special services.

If you like how the JCE difference adds up to more in your wallet, tell a co-worker or family member! For them, it will be the opportunity to discover the best kept secret in Jefferson County for their banking. For you, the more people that take advantage of the great value of JCE, the more you will gain in lower rates, more dividends and more in your wallet.

What do I hear from members? JCE & Me – it's a win/win for my banking!

An Event You Won't Want to Miss

JCE Credit Union's 65th Annual Meeting

As a member/owner of Jefferson County Employees Credit Union, we invite you to be a part of the 2007 Annual Meeting. Get involved in your credit union, find out about past performance and plans for the future. Watch our web site and newsletters for the date and location of the Annual Meeting scheduled to come in the Spring of 2007.

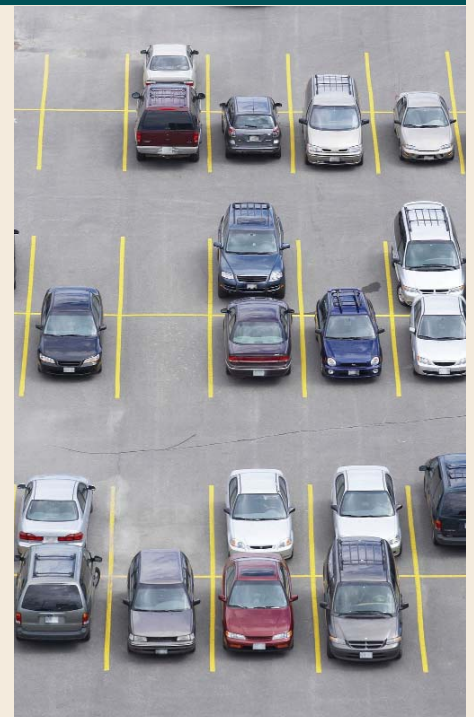
Easy Access to the Credit Union

With Free Parking at the Courthouse

Take advantage of **FREE** parking for up to one and a half hours at either the street-level parking lot on 7th Avenue or at the Courthouse parking deck. Simply pull a ticket and present it to a JCECU representative for validation.

New Street Level Parking Lot

Have you tried the new street-level parking lot? It's located on 7th Avenue between Richard Arrington Jr. Boulevard and 22nd Street and provides convenient access to the Credit Union and Courthouse.





Beware of Phishing Scams

Warning Issued by the Social Security Administration

The latest email scam involves a message with a subject line that reads "Cost-of-Living for 2007 Update," and provides information about the benefit increase for 2007. It contains the following, "NOTE: We now need you to update your personal information. If this is not completed by (a date in the near future), we will be forced to suspend your account indefinitely." Potential victims are then directed to a bogus Social Security Administration web site, and are asked to register for a password and confirm their identity by providing personal information such as a Social Security number, bank account and credit card information. To report receipt of this e-mail message or other suspicious activity to Social Security's Office of the Inspector General, please call the OIG Hotline at 800-269-0271. A Public Fraud Reporting form is also available online at OIG's web site, www.socialsecurity.gov/oig.

Other Tips for Avoiding Phishing Scams

The FTC (Federal Trade Commission), the nation's consumer protection agency, suggests these tips to help you avoid getting hooked by a phishing scam:

- If you get an email or pop-up message that asks for personal or financial information, do not reply or click on the link in the message. Legitimate companies don't ask for this information via email.
- Don't email personal or financial information. Email is not a secure method of transmitting personal information.
- Review credit card, bank and credit union account statements as soon as you receive them to determine whether there are any unauthorized charges.
- Use anti-virus software and keep it up to date.
- Be cautious about opening any attachment or downloading any files from emails you receive.
- Report suspicious activity to the FTC. If you get spam that is phishing for information, forward it to spam@uce.gov.

Apply for a Loan in Your Pajamas!

With the Online Loan Application at www.jcecu.org!

Gone are the days of making a visit in person to the credit union, filling out lengthy forms and waiting days for a response to your loan request. With the online loan application at www.jcecu.org, you can kick back, relax and complete a simple online application from the comfort of your home. Apply for an auto, RV or motorcycle loan, VISA® credit card, line of credit or personal loan anytime of the day or night.

All loans subject to credit approval.



Convenient CU Service Center Locations County-Wide

Jefferson County Employees Credit Union is part of a network that makes it possible for you to make a deposit, withdraw cash or make a loan payment on your account at shared credit union branches all over the U.S, including 28 locations right here in Jefferson County. To complete a transaction you need to provide the name of your credit union (Jefferson County Employees Credit Union), your account number and a government issued picture I.D. To find a CU Service Center location near you, log on to www.jcecu.org and click on the CU Service Centers logo, or call 888-287-9475.

Resolve to Simplify in '07

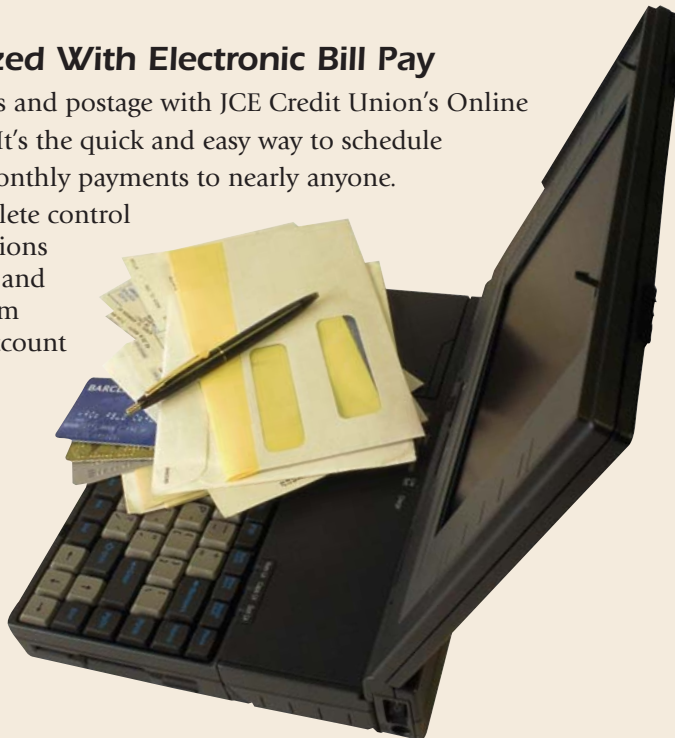
Use Online Banking and Bill Pay at www.jcecu.org! Point and Click Convenience With Online Banking

Handle your financial transactions at a time and place that's convenient for you with Online Banking available 24-hours a day at www.jcecu.org. You'll be able to verify deposits, see what checks have cleared, request withdrawals, make loan payments, balance your checking account, apply for a loan and more!

Get Organized With Electronic Bill Pay

Save time, checks and postage with JCE Credit Union's Online Bill Pay Service. It's the quick and easy way to schedule one-time and monthly payments to nearly anyone.

You retain complete control since all transactions must be verified and are deducted from your checking account on the date you specify.



Holiday Reminder

Jefferson County Employees Credit Union will be closed on Monday, January 15, 2007 in observance of Martin Luther King Jr. Day.

JEFFERSON COUNTY EMPLOYEES CREDIT UNION

LOCATIONS

B-300 Courthouse
716 Richard Arrington Jr. Blvd. N.
Birmingham, AL 35203
205-325-5683

504 Courthouse
1801 3rd Avenue North
Bessemer, AL 35020
205-481-4222

FAX

205-325-5251

E-MAIL

memberservices@jcecu.org

WEBSITE

www.jcecu.org

AUDIO RESPONSE (Flash 24)

205-715-2317
800-910-4806

BOARD OF DIRECTORS

Patrick Nicovich, Chairman
Otis Brown, Vice Chairman
Douglas Mackey, Treasurer
David Penuel, Secretary
Tracie Hodge
Peggy Proctor
Carl Johnson

SUPERVISORY COMMITTEE

Jim Parr, Chairman
Jeanne Edwards
Dan Perry

CREDIT COMMITTEE

Eric Pruitt, Chairman
Charles Webb
Audrey Bailey

OFFICERS

Charles Faulkner
President
Chief Executive Officer

Grant Redmond
Chief Financial Officer

LeWayne Allen
Corporate Compliance Officer

