



Joyce H. Jennings

March 20, 1937 - May 13, 2026

Joyce Jennings went to be with the Lord on May 13, 2026. Joyce Marie Hammond was born on March 20, 1937, in Waddy, Kentucky, the daughter of William and Othna Hammond. Joyce graduated from Waddy High School, where she met her great love, William C. 'Bill' Jennings. They were married in 1958. In 1955, Joyce began her 43 year career at First Federal Savings and Loan of Frankfort, now First Federal Savings Bank of Kentucky, where she retired as Vice President and Treasurer.

Joyce lived a long life of service and dedication to her Lord, her church, and her family. She was a faithful member of Graefenburg Baptist Church. She is survived by her son Don and his wife Nancy, her son Todd and his wife Cathy, her granddaughter Reagan Crutcher and her husband Chase, and two step-granddaughters, Catie Montgomery and Emily Locker. She was predeceased by her husband Bill, her parents, and six brothers and sisters. The family would like to extend special thanks for the enduring friendship of Betty and Jerry Chase, whose companionship meant so much to Joyce, especially during her last three years without Bill.

Joyce's friendship, leadership, and dedication will be remembered by all who knew her. Services will be held at Graefenburg Baptist Church at 1:30 p.m. on

May 18, 2026, officiated by the staff of Graefenburg Baptist Church. Visitation will be at the church from 10:30 to 1:30 p.m. prior to services. In lieu of flowers, the family requests donations may be made to a charity of your choice. Joyce contributed to and took part in many charitable and community endeavors. The family would like to especially thank Bluegrass Care Navigators who provided dignified care during her final month.

Cemetery Details

Frankfort Cemetery

215 E. Main
Frankfort, KY 40601

Previous Events

Visitation

MAY 18. 10:30 AM - 1:30 PM (ET)

Graefenburg Baptist Church
11288 Frankfort Rd
Waddy, KY 40076-6031
(502) 829-5324

Funeral Service

MAY 18. 1:30 PM (ET)

Graefenburg Baptist Church
11288 Frankfort Rd
Waddy, KY 40076-6031
(502) 829-5324

Tribute Wall

AG

“ *AUDREY G. purchased a sympathy card for the family of Joyce H. Jennings.*



AUDREY G. - May 19 at 10:58 AM



“ *I remember Aunt Joyce playing with me at Clay Village at our house when I was about one and a half by my mother's washtub in the front yard.*

Juett D Stucker Sr - May 17 at 05:59 PM

MC

“ *Don and Todd sorry to hear of your Mom's passing. John and Marlene Conlin*

Matlene Conlin - May 17 at 02:32 PM

EB

“ *Prayers for the family.*

Elwood Bingham - May 16 at 09:22 PM

SE

“ SCHOTT Louisville (Reagan’s employer) purchased the Country Basket Blooms for the family of Joyce H. Jennings.



SCHOTT Louisville (Reagan’s employer) - May 14 at 09:35 PM

SE

“ SCHOTT Louisville (Reagan’s employer) planted a [Memorial Tree](/store/Product.aspx?ProductId=4518) in honor of Joyce H. Jennings.

SCHOTT Louisville (Reagan’s employer) - May 14 at 09:35 PM

RZ

“ Ray Zilke purchased the Beautiful in Blue for the family of Joyce H. Jennings.



Ray Zilke - May 14 at 04:45 PM

TW

“ We are so very sorry for your loss, She was a beautiful and special lady, We loved her dearly.
Tony and Carolyn Whitaker

Tony and Carolyn Whitaker - May 14 at 03:44 PM