



CINCINNATI EMPLOYEES CREDIT UNION

# “Extra Credit”

## Board Continues Interest Rebate for 2011

The Board of Directors has again *voted to award its members an interest rebate for the year 2011.* Check your statement and you will see the amount of interest that *we simply gave back to you!* Besides being a wonderful way to begin a new year, the board wanted to let the members know that we truly appreciate the business. As you know, we are set up as a non-profit entity. ***This is how we operate:*** we hold deposits, pay you a good dividend on those deposits, and lend out the funds

to your fellow credit union members. The interest paid on loans goes to operate the Credit Union, then profits are returned to you in the form of dividends, lower loan rates, increased services, student scholarships, etc... On our loans, we charge the lowest rates we possibly can, we protect your loved ones by purchasing on your behalf a \$10,000 loan protection/life insurance policy, and we service your loans with integrity and support that is second to none.



***NOW in addition to all that, we give you another reason to look to us for your next loan, a “little extra” money in your savings account!!***

***Enjoy!***

## Preview of Upcoming Attractions

You have seen a lot of changes in the products offered by your Credit Union since 1979! One thing hasn't changed....we're here only to offer you and your families the financial tools you deserve to make your life easier. Your Board always has your best interest in mind. They are always looking for new and better services. Here are some of the products you should see in 2012, so take a look and please let us know what you think!

### Coming in 2012....

***Student Loans***

***Enhanced Online Banking***

***“Moneydesktop” Personal Financial Management***

***Mobile Banking Applications***

**Take Control Of Your Money!**



**moneydesktop**

**Demo of “MoneyDesktop” will be online soon!!**

# Savings Rates

<b>0.20% (0.20% APY)</b>	Balances up to \$999
<b>0.50% (0.50% APY)</b>	\$1000 to \$4999
<b>0.80% (0.80% APY)</b>	\$5000 and over
<b>0.50% (0.50% APY)</b>	IRA Savings
<b>0.85% (0.85% APY)</b>	6 Month Certificate
<b>1.050% (1.06% APY)</b>	12 Month Certificate
<b>1.45% (1.46% APY)</b>	24 Month Certificate
<b>1.15% (1.16% APY)</b>	12 Month IRA CD
<b>1.55% (1.56% APY)</b>	24 Month IRA CD

Minimum deposit for certificates is \$1,000. Early withdraw penalties apply.

Savings rates above are effective December 1, 2011 and are subject to change anytime by the Board of Directors.

# Loan Rates

New Vehicle Loans	<b>As low as 1.99%</b>
Used Vehicle Loans	<b>As low as 3.49%</b>
Motorcycles/Boats/RV	<b>As low as 6.50%</b>
Home Equity Loans	<b>As low as 4.39%</b>
Share Secured Loans	<b>As low as 2.505</b>
Signature Loans	<b>As low as 10.99%</b>
Revolving Credit Line	<b>As low as 13.0%</b>

Home Equity loans require 80% LTV. Please call for details. Lowest rate requires direct deposit. A complete listing of loan rates as well as an online application may be found at:

[www.cintiecu.org](http://www.cintiecu.org)

Loan rates above are effective December 1, 2011 and may be changed anytime by the Board of Directors.

**The Credit Union carries a \$10,000 loan protection policy on our members at no charge.**

Did you qualify for a lower loan rate? CALL US!! We may be able to match it.



## File Free!

Free File is fast and easy. It offers free federal income tax preparation and electronic filing for eligible taxpayers to prepare and file their federal income taxes online. Go to <http://www.irs.gov/efile> and click on the "Free File" tab. (If your adjusted gross income is too high to file free than there is a link to Free File Fillable Forms. This link has tax forms that you can fill out without using tax software.)

*Make sure either way to direct deposit your refund into your account.  
Safe - Fast - Easy!!*



## Scholarships Return to the Annual Meeting

Applications for six \$500 College scholarships will be available on the website and in the office the first week of January. Any college-bound high school senior as well as full time college students are welcome to apply. Completed applications are due back in the office by February 14th. *(Also available are applications for the Cincinnati Chap-*

*ter of Credit Unions/ \$1000 scholarships.)* Winners will be drawn at the Annual Meeting. One other very special scholarship will be awarded as well: the new ***Dorothy Burke Memorial Scholarship*** will be awarded to a college student who is a relative of any past or current volunteer of the Credit Union.

***Good luck students!***



## HOURS and PHONES

<b>Monday</b>	9-1	2-5
<b>Tuesday</b>	9-1	2-5
<b>Wednesday</b>	9-1	2-5
<b>Thursday</b>	9-1	2-4
<b>Friday</b>	9-1	3-5

**Online 24/7**

[www.cintiecu.org](http://www.cintiecu.org)

**513-367-4495**

**513-367-7762 (fax)**

**Toll Free number (coming soon!)**

**2012 ANNUAL MEETING**

**Please make plans to attend your 2012 Annual Meeting of the membership and Board of Directors of your Credit Union. February 15, 2012 in the CI Cafeteria. 4:30 pm.**