

# EXTRA CREDIT

OCTOBER 1 2015  
CINCINNATI EMPLOYEES CREDIT UNION

## BOARD DECLARES 2015 INTEREST REBATE

Your Board of Directors has again voted to award its members an interest rebate for the year 2015. What this means is that we will have a profit for the year, and **YOU, THE OWNERS**, will receive a share in the profits. The Board will "refund" to you a percentage of the interest that you paid during the year. **Check your statement on the 31st of December to see the amount of 2015 loan 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 their business. **This is how it works in Credit Union land:** 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 the profits are returned to you in the form of dividends, lower loan rates, increased services, scholarships to our student mem-

bers etc...On our loans, we charge the lowest rates we possibly can. 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!!



Our Annual Christmas drawing will include **VISA Gift Cards, a SAMSUNG Tablet, a basket full of LEAPPAD learning toys, and more!** Every member is eligible, no need to "enter" to win. We will draw the winners at our Christmas **OPEN HOUSE** on Friday, December 11th. Please join us as we will have free coffee, iced tea, donuts and other goodies all day. **Anyone bringing in non-perishable food donations will also be eligible for an extra prize drawing. All donations will be delivered to needy families and area food pantries.**

## THANK YOU VETS



Wednesday, November 11, 2015 marks the 96th observance of Veterans Day. President Woodrow Wilson declared the day a federal holiday in 1919. Originally known as Armistice Day, the name was changed to Veterans Day in 1954. The date was chosen in reference to the ending of World War I: Germany signed an armistice with the

Allies at 11 a.m. on November 11, 1918. Today, Veterans Day is dedicated to honoring all who have served our country. It is an important reminder of the sacrifices all of our military men and women have made on our behalf and an opportunity to acknowledge and thank them for their service and contributions. As we mark the day, all of us at the credit union want to say, **"Thank you vets!"**



CURRENT LOAN RATES	AS LOW AS
New Car Loans	1.59%
Used Car Loans	1.99%
Home Equity Loans	3.99%
Revolving Credit Lines	8.99%

## Beware! Senior Fraud is Escalating Every Day

If you are age 60 or older—and especially if you are a woman living alone—you may be a special target of people who sell bogus products and services by telephone. Telemarketing scams often involve offers of free prizes, low-cost vitamins and health care products, and inexpensive vacations. There are warning signs to these scams. **Hang up the telephone, add your phone number immediately to the NATIONAL DO NOT CALL LIST!** (It's free by visiting [donotcall.gov](http://donotcall.gov), or by calling 1-888-382-1222 from the phone you want to register.)

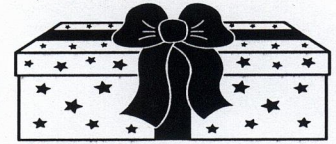
Act immediately if you ever hear these—or similar—"lines" from a telephone salesperson:

- ♦ "You must act now, or the offer won't be good." "You've won a free gift, vacation, or prize." But you have to pay for "postage and handling" or other charges.
- ♦ "You must send money, give a credit card or bank account number, or have a check picked up by courier." You may hear this before you have had a chance to consider the offer carefully.
- ♦ "You don't need to check out the company with anyone." The callers say you do not need to speak to anyone, including your family, lawyer, accountant, local Better Business Bureau, or consumer protection agency.
- ♦ "You owe Federal taxes and must act immediately or suffer the consequences" The IRS NEVER EVER initiates phone calls for taxes due, no exceptions!

**It's very, very difficult to get any of your money back if you've been cheated over the telephone.** Before you buy anything by telephone, remember:

- ♦ Don't buy from an unfamiliar company. Legitimate businesses understand that you want more information about their company and are happy to comply.
- ♦ Before you give money to a charity or make an investment, find out what percentage of the money is paid in commissions and what percentage actually goes to the charity or investment.
- ♦ Don't pay in advance for services. Pay services only after they are delivered.
- ♦ Be wary of companies that want to send a messenger to your home to pick up money, claiming it is part of their service to you. In reality, they are taking your money without leaving any trace of who they are or where they can be reached.
- ♦ Always take your time making a decision. Legitimate companies won't pressure you to make a snap decision.
- ♦ Don't pay for a "free prize." If a caller tells you the payment is for taxes, he or she is violating federal law.

*A perfect gift for all occasions*



*Credit Union Membership*

### Invite Your Family To Join Ours

The holidays are just around the corner. Here's a gift that can last a lifetime: membership in the credit union. Because you belong to the credit union, your family members also are eligible to join. They, too, can enjoy all of the benefits of belonging: lower rates on loans, competitive rates on savings, convenient access to their accounts, and best of all, being treated like a person, not a number. In satisfaction survey after survey, consumers consistently rate credit unions higher than other financial institutions. For more information about how your family can join the credit union family, stop by the credit union or give us a call.

## THANK YOU TO ALL OUR VOLUNTEERS!

Like all credit unions, CINCINNATI EMPLOYEES CREDIT UNION follows the age-old guiding principle of "People Helping People." But just as we help our members, our wonderful volunteers do the same for us. We are grateful and indebted to them for the vital roles they play in our institution running smoothly and successfully. They are the heart of the credit union and embody the true credit union spirit. For all they do, we'd like to extend a heartfelt "thank you" to those devoted

men and women who support the credit union in a variety of ways, including:

- \* Board of Director
- \* Supervisory Committee
- \* Credit Committee

It is because of these dedicated, passionate individuals who give freely of their own time, and believe so strongly in our mission and purpose, that the credit union can continue to evolve, grow, and

meet all of our members' financial needs. Credit union volunteers offer their energy, knowledge, and skills to help make the best decisions for the credit union. Champions for the credit union, advocates for its members, and stewards of the credit union movement at large,

credit union volunteers uphold and promote the progressive idea of a "member-owned, member-run" financial co-op and the importance of serving our members: the employees of CINCINNATI INCORPORATED and their families.

Thank You  
**VOLUNTEERS**