

“Extra Credit”



Cincinnati Employees Credit Union Newsletter/October 2016

Board Declares 2016 Interest Rebate

Your Board of Directors has again voted to award its members an interest rebate for the year 2016. 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 on your loans during the year. Besides being a wonderful way to begin a new year, the board wanted to let the members know that we truly appreciate the business. ***This is how we “roll”.*** We hold your deposits safely and at the best dividend rates we can offer. We then lend out the funds to your fellow credit union members. The interest paid on loans goes to operate the Credit Union, the profits are returned to you in the form of dividends, lower loan rates, increased services, and college scholarships. Check your statement on the 31st of December. You will notice deposits into your main savings account that represent your portion of this unique profit sharing.

Thank you for your continued loyalty!



Sending a Thank You to Our Veterans

A great big thank you from CINCINNATI EMPLOYEES CREDIT UNION to the brave men and women who have devoted themselves to preserving America's freedom. Every year on November 11th, we honor these military service men and women for the sacrifices they have made. Veterans Day, which officially became a legal holiday on June 1, 1954 to honor American veterans of all wars, is observed by showing gratitude and appreciation for our veterans and the commitment they have made to protect our country, and our way of life.



As you go about your daily life, keep in mind that “freedom is not free.” Please take a moment to thank and appreciate the selfless warriors who have given so much for our country and its people.

New Vehicle Loans	As low as 1.59%
Used Vehicle Loans	As low as 1.99%
Motorcycles/Boats/RV	As low as 6.50%
Home Equity Loans	As low as 3.49%
Share Secured Loans	As low as 1.95%
Revolving Credit Line	As low as 8.99%



Christmas Loan Special: As low as 5.90%



Extra Credit

July 2016

New Credit Union Developments...

We want to keep you, our loyal members, up-to-date on the latest credit union info. Your schedules are busy, so catch all of our news and events online. **While most of you have our site bookmarked to your login page, please remember to check out the home page frequently for all the latest developments and offers!**

Simply visit our website and click on the current month's newsletter to stay informed about:

- * Current news
- * Upcoming events and calendar updates
- * New products and services
- * Special offers and promotions
- * Contests and sweepstakes
- * Timely articles
- * Financial tips
- * Holiday hours and closings

Regarding new product and services, we have several projects in the works, so take a look!

1. We will be migrating to a newer platform for reporting debit card available balances. Our current platform requires us to send a balance file over to Mastercard to report your balance twice daily. When the new platform is activated, your available balance will be updated immediately and automatically upon funds transfer. This should really help during the evenings and on the weekend. Live date for this platform is July 18.
2. EMV chip debit cards will be rolling out sometime later this year. They will have a brand new design and hopefully will slow down the fraud on debit cards.. More details later.
3. Brand new research tool - the very best we have seen, will allow our members to find exactly the right car at the right price - see details below.
4. The staff is contemplating "popcorn Fridays" at the main office.....what do you think?
5. The Board authorized an increase to the value of the scholarships given out at the annual meeting. Please make sure your full time college student has an account so they will be eligible to apply! You will see details on the new application later this year.

Introducing Your Exclusive Auto Buying Resource



Our Credit Union members now have exclusive, cutting-edge car research technology at your fingertips 24/7. *There is no cost to you.* Follow the "Auto Buying Center" link from our homepage. Whether you are looking for a new or used car, your search will be a breeze with all the free tools. You can access millions of available cars, compare and find the right one just for you. If a CARFAX report is available, you'll get that free too! Need to get an idea of what your trade-in is worth? It's easy! Access all the information you need on your computer, ipad or smart phone. Experience the ease of car buying from the comfort of your home. Get started today! New car rates start as low as 1.59%.

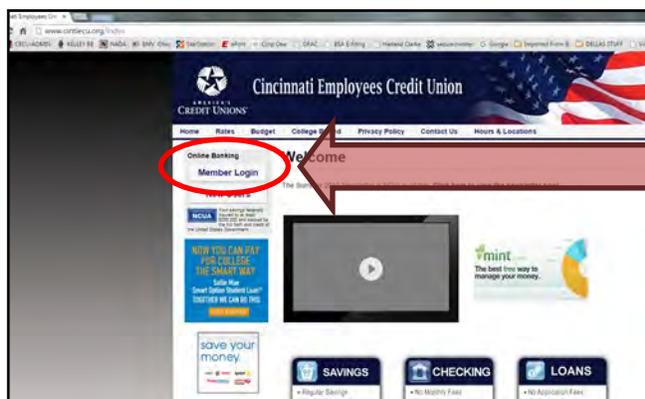
www.cintiecu.groovecar.com



The secret of happiness is FREEDOM
The secret of freedom is COURAGE
Happy 4th of July!



2 Easy Steps to Online Access



- Call us to add you to online banking.
- We will send a temporary password to the email we have on your account.
- Open your email and our site (www.cintiecu.org) at the same time.
- Click on member Login



- This is your 2-4 digit account #.
- Temporary password from the email we send you.
- Then simply Login!

After you login, it will ask you to change the password. This needs to be 8 characters, 1 capital letter, 1 lower case letter, 1 number, and 1 special character. These are the ones located above the numbers on the keyboard; for example :!@#\$%^&*(). The next step is to answer at least 5 security questions. The system will accept the same answer to all of your questions, if you prefer. You will also be able to register your personal computer, which will bypass the security questions altogether.

Call Della 513-367-4495 if you need help. *E-statements are more secure than the regular mail.*

Stop Unwanted Calls and Fraud Calls

The National Do Not Call Registry, run by the federal government, allows you to restrict telemarketing calls permanently by registering your phone number(s). You can register at <https://www.donotcall.gov> or by calling 1-888-382-1222. Most telemarketers should not call your number once it has been on the registry for 31 days. Both your home and mobile phone numbers can be registered for free. If you still receive calls, you can file a complaint at <https://www.donotcall.gov>. Buyer BEWARE! If you DID NOT initiate the phone call, there is a very good chance that you are subjecting yourself and your family to either fraud phone calls or questionable solicitations. Hang Up!



"Extra Credit"

January 2016

Cincinnati Employee Credit Union

A Note Of Appreciation

We can't close the book on another successful year without giving credit where it's due: to you our member/owner. Since 1979 the employees of CINCINNATI INCORPORATED, along with their families, have enjoyed exclusive membership benefits. **Thank you for choosing this credit union as your financial institution!** Whether you are a saver or a borrower, your participation in the credit union has allowed us to put our credit union philosophy of "people helping people" into action.

The goal of the Board of Directors is to always keep savings rates as high as possible. In 2015, the Board has increased the rates on most of the CD's, as well as declaring a 4th quarter BONUS DIVIDEND. These increases are possible because your fellow members borrowed money. Borrowers are the heart of the credit union. Because of you, we can keep our loan rates absolutely rock bottom - you know that already. But do you know that we have NEVER charged an application fee? We will WORK WITH YOU if you get in a bind? And.....we will simply GIVE YOU BACK part of your interest each year in accordance with our profit level.

Please look at your December statement...the Board was able to refund 4.0% of your loan interest for 2015. It will appear as a deposit into your savings on 12/31/15 Happy New Year!

Thanks
for using your Credit Union!

Calendar of Events

December 31, 2015 - Bonus Dividend paid on savings accounts.

December 31, 2015 - 4% Interest Rebate deposited to member's savings

February 15, 2016 - Cincinnati Outreach Alliance Scholarship applications deadline.

April 25, 2016 - Cincinnati ECU Scholarship applications deadline.

April 27, 2016 - Annual Meeting of the Stockholders of Cincinnati Employees Credit Union



Save The Date: April 27, 2016/Annual Meeting

● **Attention Credit Union Shareholders:** The credit union's annual meeting is coming up, and you're invited to join us. That's because as a member/owner of the credit union, you're a shareholder. That's one of the key differences between your credit union and the bank down the street. The bank has stockholders and exists to make them a profit. As a not-for-profit financial cooperative, your credit union exists to serve you. So make plans now to attend the annual meeting. Hear about how we fared in 2015 and what's on tap for 2016. Meet the board of directors - the people you've elected to represent your best interests. Enjoy refreshments and visit with fellow members. The annual meeting is a credit union tradition. We hope you'll be able to participate. Mark your calendars today. Details on the location of the meeting are being finalized and will be available soon. Keep your eye on the website, or contact us for more information.



Vehicle Loans



Our low-rates will get you on the road

New Vehicle Loans

As low as 1.59%

Used Vehicle Loans

As low as 1.99%

(Due to the interest rebate declared by the Board, your interest rate may actually be lower than the rate stated on your promissory note)

Kick-Start Your New Year

Kick-start your New Year's "to do" list by getting your finances in order. When you practice good credit habits, your credit can reward you with better loan rates and terms. Here are some steps you can take to improve your credit or keep your finances healthy:

* **Spend less than you make.** Your monthly bills should never exceed your monthly income. It's time to remember the difference between a "NEED" and a "WANT". Make a list of everything that cost you money, and if it's not food, clothing or shelter, it's probably on the "WANT" list. Cut these expenses down right now, and remember that you can always add them back to your budget when the economy improves.

* **Keep a spending diary for at least 2 weeks.** This will give you a clear idea of exactly what you're spending and on what. You may be surprised to discover wasteful habits and opportunities for saving. Once you have this information, get SERIOUS about a budget. **On our website we have a "BUDGET" tab. You will find a great collection of worksheets and ideas to help you there.**

* **Always pay your bills on time.** Even if you have paid your bills late in the past, current on time payments show lenders that you're making a positive effort to be responsible. Most of your bills can be paid electronically through your checking account. You do not have to have a bill payer service to do this, simply call your utilities, insurance agent, or other creditor and ask them how to have your bill paid from your checking account.

* **Make payments that are more than the minimum amount due on credit cards.** This shows that you have the discipline to keep up with the payments. If you're trying to get rid of credit cards, start with the smallest one. Pay all you can on it, and when it's gone, CLOSE the account and start on the next highest card.

We still have some beautiful 2016 pocket calendars available.



Happy New Year



Peace

Extra Credit

January 2015

Scholarships Return for 2015 Another Reason to Attend Your Annual Meeting

Applications for TEN \$500 College scholarships will be available on the website and in the office in 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 March 16th, 2015. *Also available are applications for the Cincinnati Chapter of Credit Unions for a \$1000 scholarship. The Chapter Scholarship has its own set of rules, which are included with the application.*

Winners for the \$500 scholarships will be drawn at the Annual Meeting.

Good luck students!



Master Your Budget in 2015

"Save Money" and "Manage Debt" are popular New Year's Resolutions. You can do both in 2015 when you take advantage of the best budgeting software available: MINT.COM. Mint makes it easy to understand what's going on with your money. Their tools do all the work of organizing and categorizing your spending for you. See where every dime goes and make money decisions you feel good about. All the information you need is under the "BUDGET" tab on our website www.cintiecu.org. If you are serious about beginning a budget, start with MINT. In no time you will have a new plan for savings. Good luck!



Thanks!

At this time of year, our memories reflect gratefully to those whose friendships and loyalty helped make the Credit Union prosper. Can you believe that 2015 will be our 36th year? We will never forget the reason we're here. To work along side you. To guide you and your family during these stressful times. To help you stay financially strong. **Your goals are our belief, and your prosperity is our success.**

We are deeply thankful that you have chosen to conduct business with us. We pledge to do all we can to justify your confidence and loyalty. May the Peace and Joy of the season be yours through the New Year!!!

Deb, Phyllis, Mary, Phyllis, Della and Ray





Savings Rates



Loan Rates



0.20% (0.20% APY)	Balances up to \$999
0.35% (0.35% APY)	\$1000 to \$4999
0.45% (0.45% APY)	\$5000 and over
0.50% (0.50% APY)	6 Month Certificate
0.60% (0.60% APY)	12 Month Certificate
0.75% (0.75% APY)	24 Month Certificate
0.90% (0.90% APY)	36 Month Certificate
0.30% (0.50% APY)	IRA Savings
0.70% (0.70% APY)	12 Month IRA CD
0.85% (0.85% APY)	24 Month IRA CD
1.00% (1.00% APY)	36 Month IRA CD

Minimum deposit for certificates is \$1,000.
 Early withdraw penalties apply for certificates.
 Savings rates above are effective January 1, 2015 and are subject to change anytime by the Board of Directors.

New Vehicle Loans	As low as 1.59%
Used Vehicle Loans	As low as 1.99%
Motorcycles/Boats/RV	As low as 6.50%
Home Equity Loans	As low as 3.99%
Share Secured Loans	As low as 1.95%
Signature Loans	As low as 10.99%
Revolving Credit Line	As low as 8.99%

Sallie Mae Smart Option Student Loans available

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

Loan rates above are effective January 1, 2015 and may be changed anytime by the Board of Directors.

Help Our Credit Union Family Grow

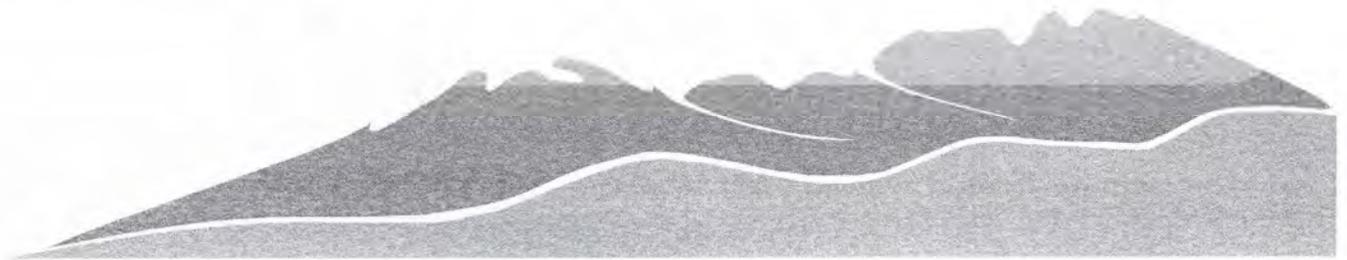
Did you know that you're part of our family? And, as credit union insiders, you can help our family grow. By referring a co-worker employed at CINCINNATI INCORPORATED to the credit union, you are granting them lifelong access to affordable financial products, better rates on loans, higher yields on savings, and lower fees on transactions as well as superior member service and educational resources. At the same time, you are strengthening the entire credit union membership as well as the global credit union movement.

A credit union is more than just a place to put your money, but rather a trusted partner who wants to help you reach your goals. This Credit Unions was organized in 1979 to exclusively provide the employees of CINCINNATI INCORPORATED with a safe



Help Us Grow
 Invite someone to become a Member

place to save and borrow at reasonable rates. Although we can also serve the family of our current members, there is no other *company* in our family "circle". Pass along the benefits of membership to your inner circle by making them a part of the Credit Union Family. Help them join today - visit, call, or stop by. When you do, along with our thanks, we have a gift for you!



EXTRA CREDIT

CINCINNATI EMPLOYEES CREDIT UNION

SPRING 2015

CONGRATULATIONS SCHOLARSHIP WINNERS

We are very proud of all of our student members, and wish each of you continued success in your fields of study. Remember that all full-time college students as well as current high school seniors are welcome to apply each year! Here are the 2015 winners:

Dorothy Burke Memorial Scholarship

Nicholas Havlin - NKU - Exercise Science

Perrin March Memorial Scholarship

Emma Currance - IUPUI - Health Sciences

Don Humbert Memorial Scholarship

Khelsi Lochard - Miami University - Psychology

Damon Bauman/Cincinnati State/Environmental Engineering

Emily Kraus/Louisiana State University/PhD in Entomology

Lauren McElroy/Purdue University/Nursing

Anna McGhee/Xavier University/Undecided

Nolan Prevish/Miami University/Business

Kendra Roberts/Ball State University/English & Creative Writing

Christopher Watson/University of Illinois/Civil Engineering

Andrew Schmidt/Miami University/Mechanical Engineering

One of our members, Tammy Hensley, was chosen as a winner of the ***Cincinnati Chapter Ohio Credit Union League Scholarship***. She is studying Elementary Education at Indiana University East. Congratulations Tammy!



LOAN RATES

New Vehicle Loans	As low as 1.59%
Used Vehicle Loans	As low as 1.99%
Home Equity Loans	As low as 3.99%
Share Secured Loans	As low as 1.95%
Signature Loans	As low as 10.99%
Revolving Credit Line	As low as 8.99%
Application Fees	None

Loan rates above are effective January 1, 2015 and may be changed anytime by the Board of Directors. ***Your effective rate may be LESS than the above rates due to the interest loan rebate declared by the Board at the end of each year.***

CINCINNATI
EMPLOYEES
CREDIT UNION



Thank you to all who attended our Annual Meeting. If you were unable to attend but would like a copy of our Annual Report, you may view it soon on our website: www.cintiecu.org. During the meeting, the Board of Directors announced that due to our loyal members, the Credit Union made a nice profit in 2014. Along with refunding our members 4% of their loan interest and declaring a 4th quarter bonus dividend, they were able to increase the number of Scholarships from 6 to 10. Along with the privately funded "Dorothy Burke Memorial Scholarship" we actually drew 11 winners! Also, the Cincinnati Chapter of the Ohio Credit Union League informed us that one of our members was announced as the winner of their 1,000.00 Scholarship! Thank you to all applicants, remember to apply again next year. Finally, the door prizes winners were: Juanita Fleek/Lunch Bag... Michelle Nash/Flowers... Sherry Mueller/Tote Bag.

Phyllis Metz announced her retirement from the Credit Union as of April 5, 2015.

Her leaving marks the end of an era here at CINCINNATI EMPLOYEES CREDIT UNION. She was working in the purchasing department at CINCINNATI INCORPORATED when she was hired as the first credit union manager by the Treasure, Ray Burke, in 1983.

She actually quit in 1989, then decided she was bored...so she returned in 1992. Thank you, Phyllis, for the many years of dedicated service to the members of the Credit Union. We appreciate your guidance and your wonderful sense of humor! Even more important though are the friendships you have developed over time. We wish you the best and we will all miss you very much.

Happy trails!



Safely Tuck In Your Deposit At Our Night Depository

If your day ends after ours, no problem. No need to rush - running red lights or exceeding the speed limit to get to the credit union. You can drop off your deposit or loan payment using the night depository. The night depository box allows you to make your deposit after hours in a secure way. Deposits are kept safe until they can be processed and verified the next business day.



REBUILDING YOUR CREDIT HISTORY

1. Always pay your bills on time. Delinquent payments and collections have a negative impact on your credit score.
2. Keep balances at or below 50% of the available limits on your credit cards and other revolving credit. High balances lower your score.
3. Only apply for new credit accounts as needed. Opening a new account just to have a better credit mix won't increase your score.
4. Pay off your debt instead of moving it around. Owing the same amount, but

having fewer open accounts, may lower your score.

Remember, you can't rebuild your credit score; you rebuild your credit history.

Time is your ally in improving your credit. There is no "quick fix" for a bad credit score, so be aware of suspicious deals that offer you a fast and easy solution. You can view your credit report free by following the link on our website. Look for the picture below and follow the directions to this site:

www.AnnualCreditReport.com

AnnualCreditReport.com



Cool Off This Summer with Low Rates Auto Loans

It's summertime at your credit union...that means hot temperatures outside and super cool deals on Vehicle Loan rates, inside! We know that buying and owning a vehicle is no small financial feat. We also realize that most buyers are not shopping exclusively with cash but are looking for an affordable financing option for their next ride, and this is where we can help.

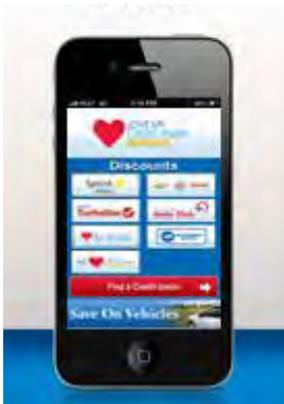
As your credit union, we will not only pass along better rates and lower fees to make for a low-cost auto loan, but we'll guide you in the right direction to help you choose the best vehicle for your lifestyle and budget.

Once you've shopped around, done some research, and have a basic idea of what you're looking for as well as how much you'd like to spend, visit us! Don't settle for

the banks and dealerships whose rates are rivaling the scorching summer temps - stay calm and collected with a super-cool, low-rate credit union auto deal. The Credit Union has rates that start as low as 1.59%. Last year the Board of Directors passed along to our members a 4.5% interest loan rebate as well!!

Special Pricing is available on GM products through "LOVE MY CREDIT UNION". Download their easy to use phone app - www.lovemycreditunion.org.

Special pricing is also available at the **Kerry Automotive Group**. Your contact is Joel Chandler at 513-633-5242 or email creditunionprice@gmail.com



Credit Union Discounts on everything from cars to cell phone plans! Get all the details: www.lovemycreditunion.org



Protect Yourself During Summer Travels

Summer, it's a time to take that long deserved vacation after months of cold and snowy weather. It's also a time for identity thieves to take advantage of vacationers.

Your credit union wants you to enjoy your travels and keep your identity protected by sharing some tips:

- ◆ ***Keep your travel plans and photos off social media until you return home.*** Also, turn off all location tracking to your smart phones. When you share information about leaving for a trip away from home, you're giving ID thieves an open invitation.
- ◆ ***Place a hold*** on your mail or have a neighbor pick up your mail and packages.
- ◆ ***Be careful using wireless*** Internet connections when it comes to financial or credit card information. Most public Wi-Fi networks

are not secure and if your information is unencrypted during transmission, it can be intercepted.

- ◆ ***Limit the amount of credit cards*** you bring on your trip and instead of using debit, use credit when making a purchase. This deters prying eyes from getting your PIN number.
- ◆ ***Keep all your receipts*** and travel information until you get home, then shred what is not needed.
- ◆ When you return home, ***monitor your financial statements*** to make sure no fraudulent activity has occurred.

Bon voyage! Enjoy your summer travels!





6 Things You Might Not Know About the Declaration of Independence

1. The Declaration of Independence wasn't signed on July 4, 1776.

On July 1, 1776, the Second Continental Congress met in Philadelphia, and on the following day 12 of the 13 colonies voted in favor of Richard Henry Lee's motion for independence. On July 4, Congress officially adopted the Declaration of Independence, and as a result the date is celebrated as Independence Day. Nearly a month would go by, however, before the actual signing of the document took place.

2. More than one copy exists.

After the adoption of the Declaration of Independence, reproduction of the approved text was completed at the shop of Philadelphia printer John Dunlap. These rare documents, known as "Dunlap broadsides," predate the engrossed version signed by the delegates. Of the hundreds thought to have been printed on the night of July 4, only 26 copies survive. Most are held in museum and library collections, but three are privately owned.

3. When news of the Declaration of Independence reached New York City, it started a riot.

By July 9, 1776, a copy of the Declaration of Independence had reached New York City. With hundreds of British naval ships occupying New York Harbor, revolutionary spirit and military tensions were running high. George Washington, commander of the Continental forces in New York, read the document aloud in front of City Hall. A raucous crowd cheered the inspiring words, and later that day tore down a nearby statue of George III. The statue was subsequently melted down and shaped into more than 42,000 musket balls for the fledgling American army.

4. Eight of the 56 signers of the Declaration of Independence were born in Britain.

While the majority of the members of the Second Continental Congress were native-born Americans, eight of the men voting for independence from Britain were born there. Gwinnett Button and Robert Morris were born in England, Francis Lewis was born in Wales, James Wilson and John Witherspoon were born in Scotland, George Taylor and Matthew Thornton were born in Ireland and James Smith hailed from Northern Ireland.

5. Two additional copies have been found in the last 25 years.

In 1989, a Philadelphia man found an original Dunlap Broadside hidden in the back of a picture frame he bought at a flea market for \$4. One of the few surviving copies from the official first printing of the Declaration, it was in excellent condition and sold for \$8.1 million in 2000. A 26th known Dunlap broadside emerged at the British National Archives in 2009, hidden for centuries in a box of papers captured from American colonists during the Revolutionary War. One of three Dunlap broadsides at the National Archives, the copy remains there to this day.

6. There is something written on the back of the Declaration of Independence.

In the movie "National Treasure," Nicholas Cage's character claims that the back of the Declaration contains a treasure map with encrypted instructions from the founding fathers, written in invisible ink. Unfortunately, this is not the case. There is, however, a simpler message, written upside-down across the bottom of the signed document: "Original Declaration of Independence dated 4th July 1776." No one knows who exactly wrote this or when, but during the Revolutionary War years the parchment was frequently rolled up for transport. It's thought that the text was added as a label.

Stop Unwanted Calls

The National Do Not Call Registry, ran by the federal government, allows you to restrict telemarketing calls permanently by registering your phone number(s). You can register at <https://www.donotcall.gov> or by calling 1-888-382-1222. Most telemarketers should not call your number once it has been on the registry for 31 days. Both your home and mobile phone numbers can be registered for free. If you still receive calls, you can file a complaint at <https://www.donotcall.gov>.



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!"**



Ends On Sunday
November 1, 2015

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, 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

“Extra Credit”

CINCINNATI EMPLOYEES CREDIT UNION JANUARY 2014

Keep Your Identity Safe

According to the 2013 Identity Fraud Report by Javelin Strategy & Research, in 2012 identity fraud incidents increased by more than one million victims with more than \$21 billion stolen, the highest amount since 2009. The study found 12.6 million ID theft victims in the US in the past year or 1 every 3 seconds.

The holiday season is an especially good time for ID thieves to take advantage of otherwise vigilant consumers who are distracted by the holiday hubbub. Here are five tips for avoiding ID fraud:

1. **Never give out personal information** to strangers over the phone, email, or text. Despite seasonal solicitations, do your best to politely decline no matter what. Report any suspicious attempts claiming to be from your credit union. We will NEVER do this!
2. **Beware** of pocket pickers by carrying purses tightly and wallets in a front pocket.
3. **Practice online safety when shopping.** Check for the "lock" icon on your browser and the "https" in the URL. Keep anti-virus software and firewalls up-to-date for maximum protection.
4. **Keep personal documents and info secure** including your PIN, credit/debit cards, checkbook, and Social Security card number. Keep cards in a safe place and never keep info in your wallet.
5. **Check your credit report** once a year—it's FREE. Follow the link from our website (Financial Tools) to obtain your report from one of the three national credit reporting agencies (Equifax, Experian, and Trans-Union). For a minimal cost, these monitoring services will alert you to major changes on your credit report.

"Be at war with your vices, at peace with your neighbors, and let each new year find you a better man."

Benjamin Franklin

CU @ the Annual Meeting

Plan now to attend the credit union's annual meeting. It's your chance to review the past year's accomplishments and ask questions. Be the first to learn about new products and service enhancements on tap for the future. Visit with the board of directors, credit union management and staff, as well as your fellow members. Enjoy refreshments, too. Cincinnati Employees Credit Union is your private financial cooperative, attending the annual meeting is one of your rights as a member-owner. It's one of the many benefits of belonging to the credit union.

*Annual Meeting
March 19, 2014 - 5 pm
Market Street Grille
Harrison Ohio*

The scholarship drawing will immediately follow the business portion of the meeting. All are welcome. We hope to see you there!



Taxman Is Just Around The Corner

The taxman cometh and April 15 will be here before you know it. These long winter nights are a great opportunity to get a head start. Begin by getting your paperwork organized. Some people use envelopes, others an expanding pocket folder. Use whatever organizing tools that works for you. As your W-2s, 1099s or other forms arrive, place them in your labeled envelope or folder. If you have online banking with us, your tax forms are also available to you online. As you read tax tips, print off or clip-out the articles and place them with your other documents so that you can easily refer to them. Use last year's tax return as a guide

to help you remember all of your deductions. Consider contributing to your Individual Retirement Account if you meet the requirements. Visit irs.gov for details and while you are there, find information on Free File, a software tax preparation package for those who earn less than \$57,000 as well as Fillable Forms, available to everyone regardless of income. **Because you are a credit union member, you also qualify for a discount on "Turbotax". Call us or visit our website to learn more.**



You'll LOVE checking with us

Still Paying Check Fees? Just Say No

Are you "fee-ed" up with your checking account? It's time to just say no to high minimum balance requirements, per-check fees, and service charges. Switch to a share draft/checking account at your credit union and say "yes" to a member-friendly checking account. At the credit union, we try to make it easier for you to manage your money, not thinking of ways to bolster the bottom line. Don't get mad every time you read your monthly account statement and see how many ways you may have been taken advantage of. Instead, call or stop by the credit union and we will help you make the switch.

2014 Scholarship Program Announced

Are you looking for ways to combat the high costs of college? Your credit unions can help you take a bite out of rising tuition costs. There are two scholarship opportunities for our full time college students. Apply for one of seven \$500 scholarships offered by the Board of Directors, and then apply for a scholarship offered by the Ohio Credit Union League for up to \$2000. The applications and details are available in the credit union office or online at www.cintiecu.org. Good luck! .



Cincinnati Employees Credit Union

1003 Harrison Ave., Suite 200

Harrison OH 45030

513-367-4495

“Extra credit”

Newsletter for Cincinnati Employees Credit Union April 2014

HERE'S YOUR SECOND CHANCE: REFINANCE YOUR VEHICLE AT THE CU

Life doesn't always give you a second chance, so when one comes around, grab it! If you have a high-interest rate vehicle loan from a dealer or another financial institution, make the credit union your next stop. Chances are we can refinance your loan at a lower rate. Just bring in your paperwork.

Who doesn't need some extra money each month? That's money you can sock away in savings, pay off a credit card bill or use for whatever you like. In addition, with the convenience of payroll deduction or automatic transfer, you can put your new "lower" loan payment on autopilot.

Don't delay! We have a special offer good through June 30th with some awesome rates!! The sooner you refinance your vehicle loan, the more money you'll save. Contact the credit union and talk to us about a second chance vehicle loan. For a complete listing of our current loan rates and our easy online loan application, please visit us @ www.cintiecu.org

Spring Offers

Boats, Motorcycles, RV's...

4.99%

*Act quickly, offer good through June 30th only.
Loan repayment term/60 months/Direct Deposit*

CHECK YOUR CREDIT REPORT....IT'S FREE!

Monitoring your credit history is one of the best ways to protect yourself from identity theft. Every year you can get one free credit report from each of the three national credit bureaus: Equifax, Experian and TransUnion. **You can request all three reports at once, or you can spread out your requests by ordering from a different bureau every four months.** By spreading the reports out, you can do your own no-cost-monitoring service.

To order your free credit reports, visit annualcredit-report.com, call 1-877-322-8228, or simply follow the link on our homepage. Go to www.cintiecu.org, click on the "Financial Tools" button and follow the prompts. Very easy!!

Click, call or write to
order yourself a
FREE
Annual Credit Report



Go Mobile With Your Credit Union

In today's busy, tech-driven society, everyone is on the go...working, raising a family, socializing, going to school, traveling, sporting events, music lessons, you name it! We have meetings, events, deadlines, to-do lists...it never seems to end. Bottom line - we're mobile and we need a financial institution that's right there with us.



Your credit union recognizes that mobile devices, social networks, and e-mail are the present and future means of communication. We know that our members are looking for convenience and efficiency in every aspect of their lives, especially when it comes to banking. ***Our mobile banking provides members with the ultimate in convenience and control when it comes to their finances, and as with all the credit union perks, the service is safe and free.***

CU members can access their accounts almost anywhere with Mobile Banking. With the new and improved downloadable app for iPhone, iPod Touch, iPad, and Android devices, some of the latest features include:

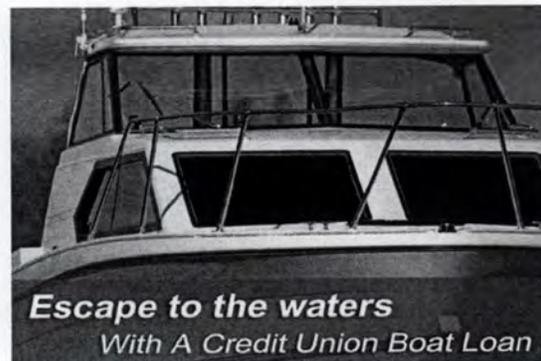
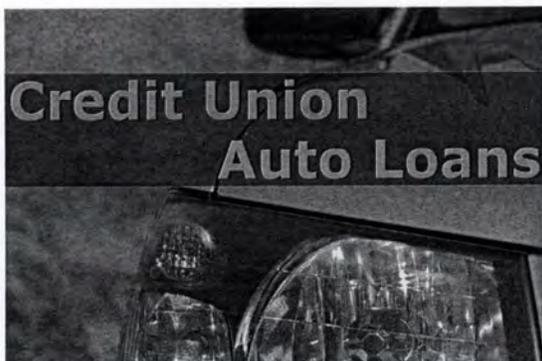
- * Check account balances
- * Review transaction history
- * Transfer funds between accounts
- * Contact the credit union for quick assistance

If you're looking for the utmost in banking convenience, don't waste another second. Grab your mobile device and visit your Credit Union's Website for complete details.

New Loan Rates..

New vehicle loans	Rates as low as 1.59%	Terms up to 72 months
Used vehicle loans	Rates as low as 1.99%	Terms up to 60 months
<i>Special Offer through June 30th:</i>		
Boats/Motorcycles/RV's	Rates as low as 4.99%	Terms up to 60 months

Apply online or in person. A pre-approved loan is good for 3 months. Your Credit Union will not charge you any pre-payment penalties or loan application fees!!



Stay tuned.....Coming soon.....A new and exciting STUDENT LOAN program.

Extra Credit

July 2014

New AFLAC Partnership Announced - Accepting Enrollments

Cincinnati Employees Credit Union is very pleased to announce a partnership with AFLAC that will offer our membership benefits at a discounted rate. Learn more about how you can protect your earnings with cash benefits paid directly to you! Policies currently offered include:

Accident Policy - Hospital Confinement Policy - Cancer/Specified Disease Policy - Critical Care Policy

Contact us and we can help you with the enrollment process.



Aflac
Enroll Now



Re-Feather Your Nest With A Home Improvement Loan

With home prices finally improving, it's a great time to invest in your home. Ending a six-year cost-value ratio decline, Remodeling magazine's latest *Cost versus Value* report showed a three-percentage point climb to a 60.6 percent ratio. That means on average, for every dollar spent on home improvements, nearly 61 cents can be recouped when the house is sold, with some improvements offering more payback. For example, installing a steel entry door topped the survey with an estimated 85.6 percent of the costs recouped at resale. A minor kitchen remodel costing some \$18,000 added about \$14,000 to resale value, recouping about 75 percent. According to the report,

"lower construction costs and stabilizing house prices were the principal factors for the upturn." In addition, increasing your home's energy efficiency by replacing windows and doors or adding insulation will not only increase your home's comfort, but also lower your utility bills. Finance your project with a Home Equity Loan from the credit union. Whether your kitchen needs fixin' or your deck is a wreck, see us - we can help. It's easy to apply, and we will be here to answer any question you may have. Apply online at www.cintiecu.org or call us at 513-367-4495 for additional information.



"Let every nation know, whether it wishes us well or ill, we shall pay any price, bear any burden, meet any hardship, support any friend, oppose any foe, to assure the survival and success of liberty." John F Kennedy

Happy 4th of July to everyone!

Savings & Loan Rates

0.20% (0.20% APY)	Balances up to \$999	New Vehicle Loans	As low as 1.59%
0.30% (0.30% APY)	\$1000 to \$4999	Used Vehicle Loans	As low as 1.99%
0.40% (0.40% APY)	\$5000 and over	Motorcycles/Boats/RV	As low as 4.99%
0.30% (0.30% APY)	IRA Savings	Home Equity Loans	As low as 3.99%
0.50% (0.50% APY)	6 Month Certificate	Share Secured Loans	As low as 1.90%
0.60% (0.60% APY)	12 Month Certificate	Signature Loans	As low as 10.99%
0.75% (0.75% APY)	24 Month Certificate	Revolving Credit Line	As low as 8.99%
0.90% (0.90% APY)	36 Month Certificate	First Mortgages	Call for details
0.70% (0.70% APY)	12 Month IRA CD	SALLIE MAE STUDENT LOANS	Available Now!
0.85% (0.85% APY)	24 Month IRA CD		
1.00 % (1.00% APY)	36 Month IRA CD		

Minimum deposit for certificates is \$1,000. Early withdraw penalties apply. Savings rates above are effective April 1, 2014 and are subject to change anytime by the Board of Directors.

*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

Loan rates above are effective April 1, 2014 and may be changed anytime by the Board of Directors.

2014 Scholarship Winners Announced:

JEREMIAH VAUGHAN - Dorothy Burke Memorial Scholarship

JOSIE SOWDERS - Perrin March Memorial Scholarship

EMMA RAUCH - Don Humbert Memorial Scholarship

MICAELA JOHNSON

KAYLA LUTZ

SADIE SCHUMANN

KATHERINE STEELMAN

Congratulations to all our student Credit Union members, we are very proud of you all.



F.Y.I... We just completed contracts for our newest program, the **SALLIE MAE SMART OPTION STUDENT LOAN PROGRAM**. The Sallie Mae Smart Option Student Loan® is a lending solution that will help bridge that gap between federal loans and the cost of education expenses. Our students will be able to choose the pricing and repayment option that fits their needs to cover up to 100% of your school-certified cost of attendance. This program will be available by the middle of July. We think it will be a wonderful addition to the services we can offer our valued members. Please call us for more information, or check out the website for further details. Information on the next scholarship program will be available in December, 2014.



Della has been very busy gathering discounts to lots of great vacation spots. Many of these use a special code to access the discounted prices online. Some of the vouchers and tickets can be purchased at the Credit Union main office. Please search online for a great price on your next outing—it's easy!! Go to our home page www.cintiecu.org. Click on the "Member Discount" button. Call us if you have any questions.

Happy Vacation!

October 1 2014



Loyalty Pays in 2014

Your Board of Directors has again voted to award its members an interest rebate for the year 2014. 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. **So.....Check your statement on the 31st of December to 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. **Thank you!**

Current Loan Rates

- New Car Rates as low as 1.59%
- Used Car Rates as low as 1.99%
- Share-Secured Rates as low as 1.90%
- Home Equity Rates as loan as 3.99%
- Student Loans available / SALLIE MAE SMART OPTION
- Christmas Loans available now through 12/31/14

We've Been Working Hard.....Trying to Serve our Membership

Last quarter we announced our newest program, the SALLIE MAE SMART OPTION STUDENT LOAN PROGRAM. **The Smart Option Student Loan features choices and flexibility.** Fixed and variable rates are available. No origination fees and no prepayment penalty. Look at the new webpage on our sit “COLLEGE BOUND” for all the details.

2015 Scholarship Applications —will be available sometime in December on the “COLLEGE BOUND” tab of our website. Paper applications will be available in the office.

New for the Christmas Season! We will have VISA prepaid gift cards for those on your list who are difficult to buy for. These cards are beautiful and have all the security elements in place. Travel cards that can be used both stateside and overseas will be available early in 2015.

All the discounts of America’s Credit Union are available to you! Invest In America is a program that was established in 2008 to support credit unions and their members. Sprint/GM/Turbotax/ADT Security/Auto Club,are some of the major players, but there is a complete list available. Visit www.lovemycrreditunion.org for additional information.

Our members now have access to AFLAC. A variety of products are available that pay you when you cannot work.



HELP AVAILABLE FOR YOUR BUDGETS



We're on the web
www.cintiecu.org

Even if you've been working a while, you may find that you're living paycheck to paycheck without enough left over to meet your goals. That's why you need a strategy for how you'll spend and how you'll save—in other words...you need a budget! Don't think of it as a straightjacket, think of it as a way to prioritize. ***To help, we have assembled a new page on our website just for budgets.*** There are many printable worksheets for you to choose from. We have also completed a path for our members to include their Credit Union account on MINT.COM. All the information for MINT is on our budget page as well. Good luck!



*Get Your Tax Refund Back Faster
by Choosing Direct Deposit*

If you would like to receive your tax refund as quickly as possible, simply have your refund direct deposited into your account at the Credit Union. Follow the directions on your tax return. All you need is your account number. Our routing number is 042286905.

You work hard for your money. This way you get to keep your entire refund, rather than pay the high cost of a refund anticipation loan. These loans have a high price. You can lose as much as 40% of your tax refund because of fees and interest.



CUNA Mutual Announces Decision to Discontinue Loan Protection Coverage

For many years, your Credit Union has provided to our membership Loan Protection insurance up to \$10,000 per account. This product was not paid for by our members, but was an expense of the Credit Union. We have been advised by CUNA Mutual insurance company that they are no longer offering this insurance product after 2014.

Please read the notice we received and let us know if you have any questions.

Notice of Loan Protection Insurance Termination

“Per the terms of the group policy issued to your credit union, your Loan Protection insurance will expire on December 31, 2014. This insurance has been provided at no direct cost to you for eligible loans. This coverage will cease on December 31, 2014. All eligible claims incurred on or before the date your coverage ends will be honored. That means, if you should pass away before December 31, 2014 your beneficiaries should submit a claim with your credit union immediately. Please contact CUNA Insurance at 855-728-5205 with any questions”

Less Worry And More Merry With A CU Holiday Loan

The holidays are upon us...in addition to bright lights, family gatherings, and yuletide cheer, comes the financial stress of the season. While we should be focusing on making holiday memories, many of us get caught up in the financial frenzy of the season.

Are you trying to check off that never-ending gift list, or budget for travel expenses, holiday entertaining, and end-of-year bills? Would some extra cash at holiday time help ease the worry and bring on the merry? If you answered "yes" to these questions then a Credit Union Holiday Loan may be your solution!

Apply today to ensure a stress-free holiday season! Visit our Website, call, or stop by any location.