

“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%

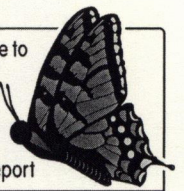
*Act quickly, offer good through June 30th only.
Loan repayment term/60 months/Direct Deposit*

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.

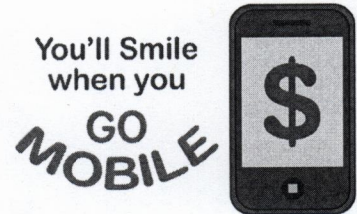
To order your free credit reports, visit annualcredit-report.com, call 1-877-322-8228, or simply follow the link on our homepage. Go to www.cintiecu.org, click on the "Financial Tools" button and follow the prompts. Very easy!!

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:

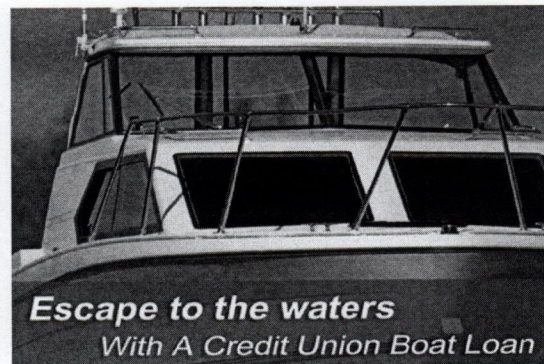
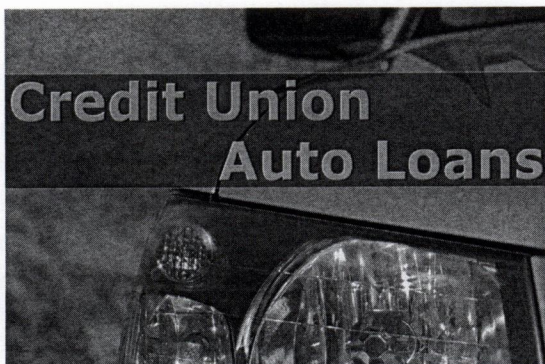
- * Check account balances
- * Review transaction history
- * Transfer funds between accounts
- * Contact the credit union for quick assistance

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.