

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!

