



AMERICA'S  
CREDIT UNIONS™

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%.

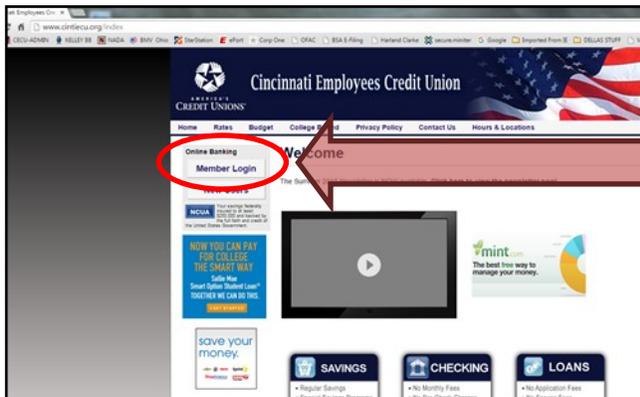
[www.cintiecu.groovecar.com](http://www.cintiecu.groovecar.com)



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](http://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!

