

# EXTRA CREDIT

NEWSLETTER FOR CINCINNATI EMPLOYEES CREDIT UNION

JULY 2020



## MEET THE STAFF

### SHERRY LOCHARD:

SHERRY IS OUR PART-TIME MEMBER SERVICE REP AND YOU CAN FIND HER HERE AT THE OFFICE ON MONDAYS AND FRIDAYS. SHE IS AT THE CI LOCATION ON MONDAYS. SHERRY HAS BEEN WITH THE CREDIT UNION FOR FIVE YEARS AND IS MARRIED TO FORMER CI EMPLOYEE DARREN LOCHARD, HAS THREE CHILDREN AND RECENTLY WELCOMED HER FIRST GRANDBABY. SHE HAS HAD THE PRIVILEGE OF WORKING WITH ALL OF THE RETIREES AND IS A WONDERFUL ASSET TO THE CREDIT UNION FAMILY.

### COVID-19 GUIDELINES:

As many of you know our lobby is open and we are back at our Cincinnati Incorporated location operating with regular hours. We have put some protocols in place to help protect our employees and our members. There is plexi-glass in front of the tellers at both locations. We also are wiping down surfaces regularly. We ask if you are not feeling well or have been exposed to someone that is being tested or has tested positive in the last 14 days for COVID that you call in to do your banking. If you do not feel safe coming into the lobby, you can call us, and we will come outside to you.

Reminder: We encourage you to use ATMS if possible. If you do not have access to a free ATM we will refund fees that you have incurred.



HAPPY INDEPENDENCE DAY! THANK YOU TO ALL THE MEN AND WOMEN THAT ARE AND HAVE FOUGHT FOR OUR FREEDOM AND INDEPENDENCE. OUR OFFICE WILL BE CLOSED IN OBSERVANCE OF THE HOLIDAY ON FRIDAY JULY 3<sup>RD</sup> 2020.

“Happiness depends more upon the internal frame of a person’s own mind, than on the externals in the world.”

— George Washington

BUYING NEW WHEELS HAS NEVER BEEN EASIER. AT THE SAME TIME, IT'S NEVER BEEN HARDER. WHILE YOU CAN GO ONLINE AND DO YOUR HOMEWORK FROM THE COMFORT OF YOUR KEYBOARD, THERE ARE MORE OPTIONS THAN EVER TO CHOOSE FROM. NEW OR USED? ELECTRIC OR HYBRID? SEDAN, SUV OR SMART CAR? WHEN YOU STEP FOOT ON THE DEALER'S LOT, THE MONTHLY PAYMENT IS BOLDLY ADVERTISED, BUT IT'S DIFFICULT TO FIND THE VEHICLE'S PRICE. THE BIG PRINT PROMISES 0% FINANCING, BUT THE SMALL PRINT SAYS IT'S ONLY ON SELECT MODELS AND NOT ALL BUYERS WILL QUALIFY.

THAT'S WHY IT'S NICE TO KNOW THE CREDIT UNION HAS YOUR BACK. IT'S AS SIMPLE AS THIS: THE DEALER IS IN BUSINESS TO MAKE THE MOST PROFIT POSSIBLE ON THE SALE. THE CREDIT UNION'S BUSINESS IS YOU. WITHOUT YOU AS A MEMBER/OWNER, THE CREDIT UNION WOULDN'T EXIST. SO WHEN IT COMES TO FINANCING, WE'RE HERE TO HELP YOU GET THE MOST FOR YOUR MONEY. SO ONCE YOU'VE NARROWED YOUR CHOICES, SEE THE CREDIT UNION FOR A PRE-APPROVED LOAN. WITH OUR LOW RATES AND TERMS TO FIT YOUR BUDGET, WE CAN HELP MAKE THE HARD PROCESS OF BUYING A CAR EASIER.

Summer is here and it's time to soak up the warm weather and sunny skies! What better place to celebrate the season than your very own backyard oasis? Turn your outdoor space into an amazing getaway - the perfect spot for fun, entertaining, and relaxation.

You can get your summer sanctuary under way with a Home Equity Loan from Cincinnati Employees Credit Union. The possibilities are endless when it comes to warm-weather renovations, including:

- \* Gardens and landscaping
- \* Pools and hot tubs
- \* Decking and patios
- \* Outdoor kitchens and grills
- \* All-weather furniture and decor
- \* And more!

You can also use funds from your Home Equity Loan to finally tackle some indoor projects. With long days, summer break, and extra vacation time, summer can be a great time to get caught up on your home redo to-do list.

The good news is that with the help of a Home Improvement Loan, you'll have the funds you need to make the changes you want while also increasing the value of your home. And, keep in mind, this convenient financing tool offers:

- \* Lower rates than a credit card or home improvement store card
- \* Set monthly payments for quicker pay-off
- \* Good for small or large projects

For details or to apply today, visit [www.cintiecu.org](http://www.cintiecu.org), call Angie at 513-367-4495, or stop by the office.

Home Equity Loans are also a great option for debt consolidation.

**REFINANCE YOUR AUTO LOAN: IF YOU HAVE A VEHICLE FINANCED WITH ANOTHER FINANCIAL INSTITUTION, CALL US AND SEE IF WE CAN LOWER YOUR MONTHLY PAYMENT.**

**RATES AS LOW AS 2.49% FOR 60 MONTHS**