

Extra Credit

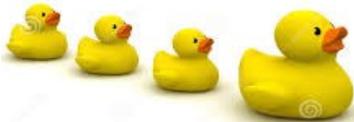
July 2014

New AFLAC Partnership Announced - Accepting Enrollments

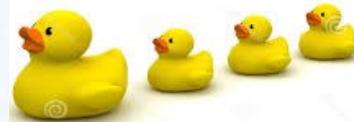
Cincinnati Employees Credit Union is very pleased to announce a partnership with AFLAC that will offer our membership benefits at a discounted rate. Learn more about how you can protect your earnings with cash benefits paid directly to you! Policies currently offered include:

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!