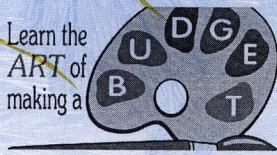


# Extra Credit

January 2017

Learn the  
ART of  
making a



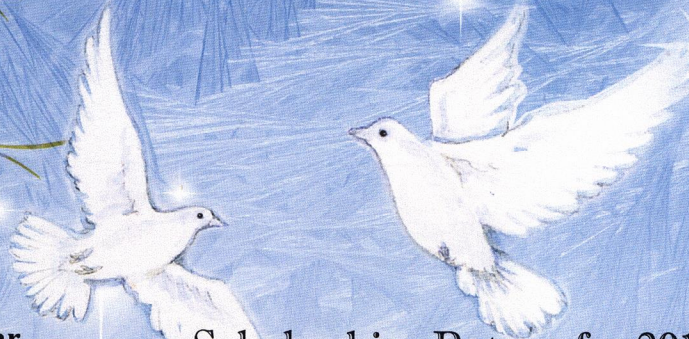
**New year.  
New calendar.  
New resolutions.**

Make 2017 the year that you actually succeed at that resolution to save money and spend less. ***You can do so by setting up a budget.***

The first step is to review your expenses. Start by examining your checking account statements including automatic payments and your credit card statements; classify purchases and obligations into general categories - for example, rent or mortgage, vehicle loan, utilities, telephone/internet, groceries, restaurants, clothing, household supplies, and so on. ***Be sure to look back far enough to include periodic items such as taxes or insurance.*** Once you have tallied your expenses, consider whether you are overspending on certain line items. ***Visit the website <http://livingwage.mit.edu/> for comparisons of average costs in the area.*** Then look for ways to reduce your spending. Are you carrying a balance on a high-interest rate credit card or paying more than the current market rate on your car loan? Are you eating out often because you are too tired at day's end to cook? Check out simple slow cooker recipes so dinner will be waiting for you when you come home. Go through each category with an eye toward a creative way to spend less. Then put together a spending and saving plan that you can stick to. ***That's the art of the budget.***

***You can find wonderful budget tools and helpful hints on our website [www.cintiecu.org](http://www.cintiecu.org). Look for the "BUDGET" tab at the top.***

***New year. New calendar. New resolutions.  
Begin now.***



## Scholarships Return for 2017 *Another Reason to Attend Your Annual Meeting*

Applications for College scholarships will be available on the website and in the office in January. Any college-bound high school seniors as well as full time college students are welcome to apply. Completed applications are due back in the office by March 15th, 2017. ***NO LATE APPLICATIONS WILL BE CONSIDERED.*** Also available are applications for the Cincinnati Chapter of Credit Unions Scholarship. The Chapter Scholarship has its own set of rules, which are included with the application. Winners will be announced at the Annual Meeting.

***Good luck students!***



***Happy  
2017***

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 2017 will be our 38th year? We will never forget the reason we're here. To work along side you. To guide you and your family. To help you stay financially strong.

***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!!!

***Ray, Phyllis, Deb, Mary,  
Della & Sherry***



## Savings 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
0.65% (0.65% APY)	12 Month Certificate
0.90% (0.90% APY)	24 Month Certificate
1.10% (1.11% APY)	36 Month Certificate
0.35% (0.35% APY)	IRA Savings
0.75% (0.75% APY)	12 Month IRA CD
1.00% (1.00% APY)	24 Month IRA CD
1.20% (1.21% 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, 2017 and are subject to change anytime by the Board of Directors.

## Loan Rates



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 2.79%
Share Secured Loans	As low as 1.95%
Signature Loans	As low as 10.99%
Revolving Credit Line	As low as 8.99%
<b>Sallie Mae Smart Option Student Loans now available.</b>	

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](http://www.cintiecu.org)

Loan rates above are effective January 1, 2017 and are subject to change anytime by the Board of Directors.

## 2017 Annual Meeting



### You're Invited - 2017 Annual Meeting

As a valued CECU member, you are also an owner, and your voice is important. You have the power to express your concerns and exercise your right to vote at the Annual Meeting and Election. At the 2017 meeting, members will learn about the credit union's current financial status, products and services, accomplishments and innovations over the past year, as well as goals for the future. Join us! Find out who won this year's scholarships. Enjoy the company of your fellow Credit Union members! The meeting this year is tentatively set for April 19th at Market Street Grill in Harrison, Ohio. Keep your eye on the company bulletin boards and our website for more details.

## 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.

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 Union was organized in 1979 to exclusively provide the employees of CINCINNATI INCORPORATED with a safe 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.

Thank You  
**MEMBERS**

"Be always at war with your vices, at peace with your neighbors, and let each NEW YEAR find you a better man"  
Benjamin Franklin