

More Value For You — And Your Money

At Cinfed, providing value for our members is always at the top of our priority list. That means you can enjoy high dividends on savings and certificates, low rates for loans, and low fees (or no fees) for many transactions... in addition to great personal service!

In fact, we're proud to have been recognized nationally for the value we provide. A recent report by Callahan & Associates, a financial research firm, showed that out of 119 peer credit unions across the country, **Cinfed ranked 3rd in providing value to members in 2025.**

We've already "doubled down" on providing value in 2026 by introducing:

- **Summit Checking:** an enhanced high yield checking account that offers **6.00% APY***
- **Cash Back Checking:** boosting the cash back offer for more on debit card purchases
- **Greenlight:** the smart money tool for families available through digital banking that provides a debit card for kids that parents control

We hope that you'll share this good news with your family, friends, and neighbors. Referrals are always our strongest source of growth — that's why we're sharing this and encouraging you to pass it along. **Learn more below.**

REFERRAL SPECIAL ENDS APRIL 30

Friends receive **\$150** for opening a qualified account applying with promo code **MYREFERRAL**, and you get **\$50 once they qualify** — it's a win-win! Visit **Cinfed.com/MyReferral** for details.

CINFED.COM



SHRED DAYS: MARK YOUR CALENDARS!

SPRING

May 9th | 9 a.m. – 12 p.m.

Roselawn Branch:

7661 Reading Road, Cincinnati, OH 45237

FALL

September 19th | 9 a.m. – 12 p.m.

Florence Branch:

7170 Turfway Rd, Florence, KY 41042

View eligible documents at cinfed.com/shredday.

HOLIDAY HOURS

All Cinfed locations will be closed in observance of the following holidays.

Memorial Day: Monday, May 25th

Juneteenth: Friday, June 19th

Cinfed In The Community

Cinfed remains committed to making a difference through impactful projects that improve the communities we serve. This winter, our Commercial Lending team helped finance the purchase of a two-building apartment complex that will provide secure, stable housing for 21 families in the Westwood neighborhood.



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2026 Cinfed Board Of Directors

Cinfed Credit Union will hold its 92nd annual meeting at the Oakley branch on Tuesday, June 2, 2026. Meeting registration will be provided to members no later than Friday, May 1.

The Nominating Committee has presented three applications for open positions on Cinfed's Board of Directors; therefore, no ballot will be distributed. Nominees, listed below, will be approved by acclamation at the annual meeting.

Nominees

JON GROVE

Jon has been a member of the Supervisory Committee for 10 years, serving as its Chair for the last 5 years. He is a retired Field Examiner and Compliance Officer for the National Labor Relations Board.

JERRY MEYER

Jerry has been our Board Chair since 2023. He brings more than 44 years of experience in the financial services industry and has served on the Board of Directors for numerous organizations.

BILL NADLER

Bill was elected to our Board of Directors in 2022. He is the Founder of Electronic Commerce Link and has more than 45 years of experience in business operations, financial oversight, and customer relations.

2026 ANNUAL MEETING

JUNE 2ND
2026
5:00 P.M.

OAKLEY
BRANCH

4801
KENNEDY
AVE.

*APY = Annual Percentage Yield. APYs accurate as of 1/1/2026. Rates and rewards are variable and may change after account is opened. Fees may reduce earnings. Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. Qualifications and rewards may vary by account. Monthly receipt of electronic statements, log into online banking, and twelve (12) debit card transactions are conditions of this account. For Summit High Yield account, if qualifications are met during a Monthly Qualification Cycle, (1) Balances up to \$10,000 receive APY of 6.00%; and balances over \$10,000 earn 0.50% dividend rate on the portion of balance over \$10,000, resulting in a range from 6.00% to 1.00% APY depending on the account's balance and (2) you will receive reimbursements up to \$20 for nationwide ATM fees incurred during the Monthly Qualification Cycle in which you qualified. Dividends and ATM fee reimbursements will be credited to your Summit High Yield account on the last day of statement cycle. When Summit High Yield qualifications are not met, all balances in the account earn 0.05% APY and ATM fees are not refunded. Account transactions and activities may take one or more days to post and settle to the account and all must do so during the Monthly Qualification Cycle in order to qualify for the account's rewards. ATM-processed transactions do not count toward qualifying debit card transactions. Transfers between accounts do not count as qualifying transactions. "Monthly Qualification Cycle" means a period beginning one (1) day prior to the first day of the current statement cycle through one (1) day prior to the close of the current statement cycle. The advertised Summit High Yield APY is based on compounding dividends. The SaverPlus APY may be less than Summit High Yield APY. If qualifications are met in your Summit High Yield or Cash Back account during the Monthly Qualification Cycle, the balance in the SaverPlus earns 2.00% APY. If Summit High Yield or Cash Back qualifications are not met, the balance in the SaverPlus earns 0.05% APY. Limit one (1) Rewards checking and SaverPlus per social security number.