

Growing From A Strong Foundation

The new year is well underway! Cinfed continued to fortify its strong foundation in 2023 and is well positioned for growth in 2024.

2023 RESULTS

Additional details will be provided later this year at the annual meeting, but following are a few highlights from 2023.

- **More than \$720 million in assets:** we remain one of the largest credit unions in the region and in the top 15% nationally.
- **Loans increased by \$35 million:** loans grew by 7%, evidence that we continue to support members with loans despite the challenges of the economy.
- **Nearly all financial indicators are positive** including net income, a healthy indicator of organizational stability.

GO AHEAD: MAKE CHANGES

As 2024 begins, we're focused on encouraging people to **take action:** to make changes they need to improve their financial lives. Using the theme "**Go Ahead,**" we're providing support so it's easier to achieve personal financial goals. The campaign features include:

- **For Members** — meet with a Financial Coach, open a qualifying account, and receive a free gift.
- **For Prospective Members** — a bonus for opening a checking account with direct deposit — plus another one for a qualifying account.

As a Cinfed member, you're an owner too — so we succeed together! Keep our organization strong and growing by telling your family, friends, neighbors, and co-workers about Cinfed. Go ahead and help us make this another great year!



NOW ACCEPTING SCHOLARSHIP APPLICATIONS

Do you know a current or future college student who could benefit from a scholarship? This year Cinfed will be awarding \$2,500 scholarships to six students for the 2024-2025 school year.

Scholarship Eligibility:

- Primary Cinfed Member in good standing
- 2.5+ Cumulative GPA
- Student entering into or currently enrolled in a post-high school educational program

Visit cinfed.com/scholarship to apply online or stop by any Cinfed branch location for a printed application. You can view all requirements on the scholarship web page.

Application deadline is April 1, 2024.

HOLIDAY HOURS

All Cinfed locations will be closed in observance of **President's Day: Monday, February 19th**

Cinfed In The Community

Cinfed recently **provided \$1.4 million in financing to purchase an apartment complex in Oakley** that will provide newly renovated and affordable housing for up to 34 families.

Managed entirely by Cinfed employees, the Make A Difference Committee assisted over 30 families in 2023. In addition, **more than \$3,000 was raised** to help families fulfill wish lists with holiday gifts.

Thinking about a career change? Cinfed has been named a Cincinnati Top Workplace for 8 consecutive years; join an environment where your co-workers really do love their jobs! View our open positions at cinfed.com/careers.



Board Election Update

The Nominating Committee is reviewing all applicants to fill the open positions on Cinfed's Board of Directors. Nominees will be selected and announced in accordance with the nominating policies.

A petition signed by 500 Cinfed members may also be submitted to nominate additional candidates. Nominations by petition will be accepted until Friday, February 9, 2024. For more information regarding nominations by petition, please contact Kelly Martin Papai at 513-333-3858.

If necessary, ballots for the 2024 election will be mailed in April 2024. Board members will be introduced at Cinfed's 90th Annual Meeting to be held on Tuesday, June 4, 2024.

2024 TAX SEASON

Getting your largest possible tax refund has never been easier. Cinfed members can take advantage of **exclusive savings on tax solutions from Turbo Tax or H&R Block**. Visit cinfed.com or scan the QR code for details about this offer.



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