



COMMONWEALTH

2023

Reflecting on Results, Focusing on the Future

It's a good time of year to reflect on our recent results. As a Cinfed member, you're part of our success and play an important role in our future. Here are a few highlights from the past year:

- **\$700 million in assets:** as 2022 closed, Cinfed has reached a new milestone – an indicator of our financial strength and vitality.
- **Grand opening of Eastgate branch:** located next to Jungle Jim's International Market, the new location improves access for members on our region's east side.
- **Top Workplace for 7th consecutive year:** to provide great member service, you have to provide a great place to work. Cinfed is proud to be recognized along with the area's top organizations.
- **Renovations at Florence branch:** the drive-thru was upgraded with ITMs (interactive teller machines) to allow video connections with tellers.

Here's what's ahead in 2023:

- **The Brand Story Initiative:** a new approach to help us tell our story and increase awareness of Cinfed across the Tristate
- **Trusted Contact form:** additional protection if you can't be reached regarding your account
- **Branch expansion:** development of a new branch location in Colerain

As a Cinfed member, you're an owner too – so we succeed together. Collectively we need to actively share the Cinfed Story and make sure we're no longer the "best kept secret" around.

Holiday hours

Cinfed locations will be closed in observance of President's Day (Monday, Feb. 20).



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 2023-24 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 undergraduate program

It's easy to apply!

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 May 1, 2023!

CINFED IN THE COMMUNITY

Renovating Newport's Historic Taylor Mansion

Cinfed recently provided financing for the purchase and restoration of historic Taylor Mansion in Newport, KY. Built in the 1800s, it's an important and highly visible landmark for the region.

Helping Newborns & Their Families

Cinfed employees and members supported the **Snow Bunny Babies** project by providing supplies and presents for premature babies and their families in local hospitals over the holidays.

Make A Difference

Managed entirely by Cinfed employees, the Make A Difference Committee assisted 31 families in 2022 with support ranging from funeral expenses to school supplies and groceries. In December, in addition to assisting 9 families with Christmas gifts, a total of \$1,000 was donated to Madonna House and Holly Hills Home to fulfill wish lists.



Board Election Update

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

A petition signed by 400 Cinfed members may also be submitted to nominate additional candidates. Nominations by petition will be accepted until Friday, February 10, 2023. For more information regarding nominations by petition, please contact Kelly Martin Papai at 513-333-3858.

If necessary, ballots for the 2023 election will be mailed in April 2023. Board members will be introduced at Cinfed's 89th Annual Meeting to be held on Tuesday, June 6, 2023.

Save Money On Tax Services

Getting your biggest 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 for details about this offer.

