

Commonwealth

MEMBERSHIP NEWSLETTER

Out with the old, in with the new website

On July 6th our website gets a new look. The new website makes it easier for you to navigate across platforms such as your smartphone or tablet.

Some features you will love:

- Access to online banking from every page to save you time
- Mobile-friendly format for on-the-go banking
- Search bar on every page

Be sure to stop by Cinfed.com and check it out for yourself!



Dive into a cool rate on a Home Equity Loan

Apply for a Cinfed Home Equity Line of Credit (HELOC) before September 30, and enjoy an introductory rate as low as 1.99%^{APR} for 12 months. A Home Equity Loan from Cinfed is great for consolidating debt, home repairs, summer vacations and college tuition. With our quick and easy closing process, you'll be on your way to enjoying all the best of the season in no time!

Take advantage of a new HELOC with an interest only payment. You could save hundreds each month by using the equity in your nest to pay for those big expenses.

(continued on page 3)



Cinfed named in Enquirer Media 'Top Workplaces 2016'

Cinfed Credit Union is honored to be named one of Enquirer Media's Top Workplaces 2016 in Cincinnati, or as their article this year was titled, "Workplaces Worth Loving".

The Cincinnati Enquirer has recognized 100 Companies and Organizations in Cincinnati as Top Workplaces 2016 based solely on surveys about the workplace completed by their employees. Top Workplaces are not only better places to work but are more likely to be successful than peer organizations.

As Jim Rider, mortgage lending processor, explains: "Cinfed is about respect for employees. Members of management not only respect their employees and their opinions, but they genuinely care about their employees' success. It is very uplifting and unusual to work for a company that cares as much as Cinfed does. The resources allocated to keep its employees well informed and properly trained is one example of Cinfed's dedication to its employees."



Catch a better rate on your credit card by transferring a balance to Cinfed

Transfer your balance to a Cinfed credit card today, and receive an introductory rate as low as 2.99%^{APR} for 12 months. There's no fee to transfer a balance, and no limit to the number of transfers. Enjoy the convenience of having all your accounts at Cinfed, while saving money.

Cinfed's Visa Platinum and Gold cards carry no annual fee. All of our credit cards offer fee-free cash advances, as well as auto rental collision coverage. Earn points on purchases to redeem towards travel or merchandise in our CU Rewards mall.

Visit cinfed.com/balancetransfer to transfer your balance to a Cinfed credit card today. Call 513-333-3917 for more information.

No balance transfer fee. No limit to number of transfers. Minimum amount transferred \$500.00. Offer valid on balances transferred from another financial institution only. Interest begins accruing once balance is posted to Cinfed card. Rate may vary after promotion ends. \$25 annual fee applies to Visa Classic. Offer valid July 1- September 30, 2016. APR= Annual Percentage Rate.

Transfer Rates

Platinum: 2.99%^{APR}
Gold: 7.99%^{APR}
Classic: 9.99%^{APR}



Holiday hours

Cinfed will be closed in observance of the following upcoming holidays:

Fourth of July
Monday, July 4

Labor Day
Monday, September 5

Election results

The annual meeting of Cinfed Credit Union members was held June 7, 2016, in the lobby of the 830 Main Street branch in Cincinnati. The results of the Board of Directors' election were announced. The following directors have begun 3-year terms:

- Beverly McCarthy
- David Robinson
- Neil Roth

Louis M. Brown/ Cinfed Credit Union Scholarship

Cinfed Credit Union is banking on a bright future for area students by awarding fourteen \$1,000 college scholarships.

Cinfed has awarded over \$200,000 to further the education of 166 students in the Greater Cincinnati and Northern Kentucky area.

Congratulations to the following recipients of the 2016 Louis M. Brown Memorial Scholarships:

- **Morgan M. Hendrick**
Georgetown College
- **Brittany N. Smith**
Northern Kentucky University
- **Emily E. Staat**
University of Cincinnati
- **Colleen B. Eck**
Ohio State University
- **Matthew A. Spencer**
Northern Kentucky University
- **Antenaja JL Carter**
University of Tampa
- **Rashawnda R. Joiner**
Cincinnati State University
- **Steven J. Trentman**
Miami University
- **Breon T. Whatley**
Eastern Kentucky University
- **Precious T. Hasan**
Tennessee State University
- **Rachel M. Driehaus**
Northern Kentucky University
- **Margaret E. Johnson**
Georgia Institute of Technology
- **Felicia M. Scroggins**
American National University
- **Samuel L. Wells**
Northern Kentucky University

Travel alerts: Are you traveling this summer?

If you have a Cinfed debit and/or credit card, it is important to make us aware of your travel plans. When traveling outside of your home area, there may be limits placed on debit and credit card usage to protect you from fraud.

To alert us of your travel plans, fill out the Travel Notification form on our website under the Credit/Debit Card Services tab. The form can be submitted up to one week prior to your travel date. You can complete one form for both your debit and credit card.

Consider opening a Cinfed Visa® credit card to use for your summer traveling. Our low-rate credit cards come with auto rental collision coverage and zero foreign transaction fees. Even if you have paid for your rental online the agency will need a credit card authorization. Be sure to use a credit (not debit) card. Cinfed debit cards are not authorized at rental car agencies. A Cinfed Visa® credit card is a safe option for securing your rental vehicle.

If fraud is detected on your card, you will be contacted by our fraud department via the telephone number you have provided. Preparing for travel is a perfect time to make sure we have the correct telephone number on file for you. If your telephone number has changed, please call 513-333-3800.



Dive into a cool rate on a Home Equity Loan *continued from page 1*

Let's compare the costs for a \$30,000 HELOC to see how much you can save:

Cinfed Promotional Rate

1.99%^{APR} 12 month introductory
\$50.70 minimum monthly payments
(interest only)

Other Lender Rates

4.25%^{APR} Variable
\$108.29 minimum monthly payments
(interest only)

That's \$57.59 per month in payments saved and \$691 in total payments for the year!

To take advantage of our promotional rate and lower your monthly payment, call 1-888-822-1987 or apply online at cinfed.com/heloc before September 30.

Rates as low as 1.99% APR are subject to credit approval. LTV not to exceed 85%. Initial advance requirement of \$5000.00. Variable rate with max rate of 18%. All or part of interest paid on this mortgage-secured loan may be tax deductible. Consult your tax advisor. Offer ends September 30, 2016.
APR= Annual Percentage Rate. LTV= Loan to Value



Cinfed in the *COMMUNITY*

Junior Achievement

Cinfed hosted 7 students from Roberts Academy this Spring as a part of Junior Achievement's Job Shadow Day. The students were on site at the Hamilco Branch, and the goal of the day was to experience the working world. They toured the branch and they were able to meet the teams in the contact center, HR, accounting, and collections. The students also spent some discussing interview tips and tricks, how to prepare for a job, the difference between a bank and a credit union, and Cinfed's mission statement.

Reinvesting in the community

Cinfed recently financed an apartment complex that provides affordable housing to 44 families in Cincinnati. This is just one more way that Cinfed continues to create *remarkable possibilities* for members of our community.

World's Largest Garage Sale

Cinfed sponsored the World's Largest Garage Sale at Turfway Park on Sunday, June 5. Employees donated items to sell, as well as volunteered their time to set up and run the booth. All proceeds from Cinfed's booth benefited Habitat for Humanity.

Groundbreaking for new headquarters in Oakley

Cinfed broke ground on our new headquarters and branch in Oakley Station on May 26. The new building will house the executive and support teams. We are excited about the expansion into Oakley and plan to open the new branch in 2017.



Win a magical shopping spree

Imagine the rush of gripping the handle of an empty, oversized shopping cart in a warehouse stacked to the rafters with high-end merchandise – flat screen TVs, laptops, tablets, sporting goods, appliances and more – and you have one full minute to grab as much cool stuff off the shelves as you can. Legs flexed, eyes forward, you wait for the starting buzzer to sound and...zoom! You're off on a mad dash to bag anything in sight that strikes your fancy!

It can happen to you! Cinfed wants to give all of our CUREwards® cardholders the chance to win a trip to Chicago for the most outrageously exciting shopping thrill of a lifetime.

It's called the Credit Union Magic Minute™ sweepstakes and here's all you need to do for a chance to win an all-expense paid trip to the Windy City and a place for you and a guest at the starting line:

1. Register to enter the sweepstakes at CUREwards.com.
2. Use your Cinfed credit card to make at least three purchases per week during any or all of the weeks between June 20 and Sept. 25.
3. Every time you use your card, your name will be entered in up to seven drawings to pick the

credit union member winners participating in the Magic Minute.

4. The more you use your card, the more entries you'll have in the drawings, and the better your chances of winning.

Register now and start dreaming! Check CUMagicMinute.com for complete sweepstakes details, rules and free method of entry.

No Purchase Necessary to enter or win. Open to credit & debit cardholders who are legal residents of the 50 U.S., D.C. or Puerto Rico, 21 or older, who are enrolled in a participating Credit Union CUREwards Program. Ends 9/25/16. Void where prohibited. See full rules & how to enter without purchase at www.cumagicminute.com. Sponsor: PSCU, 560 Carillon Parkway, St. Petersburg, FL 33716.

