

## Streamline and “go green”

### Online Banking/Bill Pay & eStatements

Everyone seems to be talking about going green with battle cries of “Reduce,” “Reuse,” and “Recycle.” Using Cinfed’s Online Banking, Bill Pay, and eStatements is a great way to reduce the use of paper, and streamline your financial transactions.

Have you considered the amount of paper used in producing a monthly statement or in the checks used to pay your monthly bills? Not only can you reduce the amount of paper by using Online Bill Pay, you will save money by purchasing fewer stamps and checks. You will also save time with a few clicks instead of writing and mailing those checks.



Besides going green, Cinfed’s online services put you in control of your finances. With Online Banking, you can check your balance, make a payment to your Cinfed loans and credit cards, view cleared checks, and so much more. You can also schedule funds to transfer between your Cinfed accounts today, tomorrow, or any day within the next year. Do you want

funds to transfer automatically on a regular schedule? No problem. You have the control to make it happen daily, weekly or monthly.

By using Cinfed’s Online Bill Pay, you decide when your bills get paid. You can log in and make one payment or several; it takes 1 to 5 business days to post to your payee.

*(continued on page 3)*

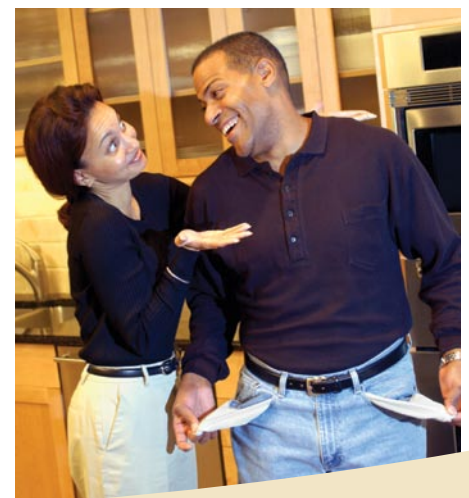
## Short on cash for Christmas?

Didn’t start saving for Christmas early enough last year? Looking for a little extra holiday cash? How about an extra \$1,000 to help make it through this busy shopping season? For less than \$88\* a month for 12 months, you can sit back and enjoy the holidays.

Want to know Santa’s little secret? You can use this money to buy yourself a little something extra this year, maybe a laptop or mini-winter vacation.

Just call 513-333-3800 or stop by any of our branches to apply, sign, and dash out with the cash.

*\* Payment calculation based on an 8.50% APR. Annual percentage rate may vary depending on credit history and term of loan.*





## Financial Planning Especially for You

The Financial Planning Department and Brian Bushman are pleased to announce that they have partnered with Saxon Financial Consulting in order to maintain the highest level of expertise and service, and continue to enhance the portfolio of products and services offered at Cinfed.

For over 14 years, Saxon Financial Consulting has been providing employee benefits and financial services to small businesses and individuals throughout the country. With a team of 10 advisors, including a Certified Financial Planner designee, Saxon is able to provide specialists for each area of your financial situation.

The goal of the Financial Planning Department is to provide Cinfed members with a wide range of financial services under one roof.

To learn more about Saxon or how the Financial Planning Department can help, visit the website at [www.saxonconsultants.com](http://www.saxonconsultants.com) or contact Brian Bushman at 513-333-3901.

## Nominations now open for election to Cinfed Board of Directors

Nominations are now open for three positions on Cinfed Credit Union's Board of Directors, which consists of nine elected individuals who serve 3-year terms.

Candidates for the Board of Directors must have a strong desire to help the credit union carry out its mission. If you are interested in volunteering your services for a three-year term, you are invited to send a statement of your qualifications to: Nominating Committee, Cinfed Credit Union, 550 Main Street, Room 5510, Cincinnati, OH 45202.



To learn more about the responsibilities of serving in one of these positions of leadership, please contact CEO Chris Kunnen at 513-333-3873. The nominating committee will select nominees from all qualifying applicants. The deadline for nominations is Monday, November 24, 2008.

Nomination by petition is also available to members until Thursday, February 12, 2009. Contact Cinfed's CEO regarding procedures for nomination by petition.

### The nominating committee is looking for the following qualifications:

- The candidate must be a member in good standing of Cinfed Credit Union for at least one year.
- During that period of membership, the candidate should have demonstrated an appreciation for the merits of systematic savings and the wise use of credit.
- Each candidate should have experience and/or training in Accounting, Finance, Personnel Management, Banking, or Data Processing.
- Post-secondary education is highly recommended.
- The candidate is responsible for assuring that service on Cinfed's Board of Directors will not constitute a conflict of interest with his/her current employment or other business interests.

## Holiday Hours

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

### **Columbus Day**

Monday, October 13, 2008

### **Veterans Day**

Tuesday, November 11, 2008

### **Thanksgiving Day**

Thursday, November 27, 2008

### **Christmas Eve**

Wednesday, Dec 24, 2008

All Offices will close at 2 pm

### **Christmas Day**

Thursday, December 25, 2008

### **New Years Day**

Thursday, January 1, 2009

## Security Corner: Identity Theft Protection

# Who is ruining your good credit?

Someone may be masquerading as you and creating debts in your name even as you read these words. Identity theft is the fastest growing crime in our country today. Many victims remain unaware that they've fallen prey to this new breed of criminal until they attempt to get a loan and find out their credit rating has been damaged by fraudulent unpaid accounts.

Guarding your personal information is key to prevention. Criminals often contact their victims and obtain account information, driver license numbers and Social Security numbers by posing as merchants, representatives from financial institutions, or even law enforcement officials. Another common practice is stealing mail, or sorting through trash, for information that these criminals can use to access the accounts you already have, and to create new accounts for their use.

With so much of your personal information available, it's nearly impossible to completely eliminate the risk of identify theft, but you can take steps to limit it:

- Protect your plastic, whether it is a credit card, check card or gift card. Keep them in a safe place. If your card(s) are missing, don't delay in calling to report the card lost or stolen. You may think that you've simply misplaced it, but thieves could be enjoying a shopping spree at your expense.
- Don't give personal information to anyone over the phone unless you initiate the contact.
- Shred all of your important or personal documents.
- Be sure any on-line transactions take place on secure websites.
- Review your credit report regularly to spot suspicious activity.

### To report a lost or stolen card call:

- Lost or Stolen ATM/Check Cards: 1-800-528-2273
- Lost or Stolen Credit Cards: 1-800-449-7728
- Lost or Stolen Gift Cards: 1-800-847-3473
- Lost or Stolen Reloadable Gift Cards: 1-866-760-3156

If you do find that you have been victimized, rest assured that you can recover your good credit with perseverance and knowledge of your rights and responsibilities.

Your credit union has partnered with BALANCE, a financial education and counseling service committed to helping people nationwide take control of their finances. BALANCE counselors can review your credit report and provide strategies to limit your risk of identity theft. They can guide you through the necessary steps to recover if you have already been victimized. Just call 1-888-456-2227 to speak with a financial counselor about your credit report, identity theft, or other financial concerns.

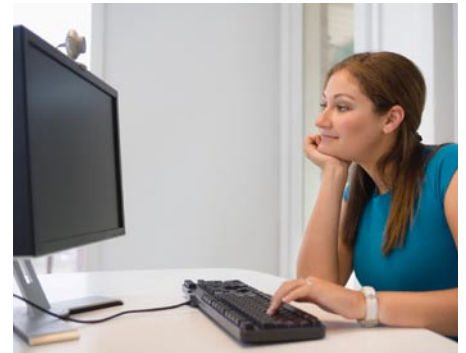


## Streamline and "go green"

*(continued from page 1)*

Do you need it there faster? It can post to your payee the same business day for a small fee. You can schedule payments to be made automatically on a regular schedule or on some future date.

Protecting yourself against identity theft is another advantage of using Online Bill Pay and eStatements. As we mention in our Security Corner article entitled "Who is Ruining Your Good Credit?" on this page, stealing mail is a common practice of identity thieves. Cinfed uses the best security that technology has to offer to keep your information safe online.



When you log in, both Online Banking and Bill Pay have two layers of security to prevent fraudulent access.

You can be green, be safe and in control by using Cinfed's online services.

### Need more information?

Call 513-333-3800 or visit us online at [www.cinfed.org](http://www.cinfed.org), and click on "About Online Banking".

## Branch Hours

General Information: 513-333-3800

### Federal Office Building Branch

550 Main Street, Rm. 5510

Cincinnati, OH 45202

Mon & Fri 7:30 to 4:00

Tues, Wed & Thurs 8:30 to 4:00

### Hamilco Branch

830 Main Street

Cincinnati, OH 45202

Mon – Wed & Fri 8:30 to 4:00

Thurs 8:30 to 5:00

Sat 9:00 to 1:00

### Roselawn Branch

7661 Reading Road

Cincinnati, OH 45237

Mon – Fri 9:00 to 5:00

Sat 9:00 to 1:00

### Florence Branch

7170 Turfway Road

Florence, KY 41042

Mon – Fri 9:00 to 5:00

Sat 9:00 to 1:00

### DRIVE THRU HOURS:

Mon – Fri 9:00 to 6:00

Sat 9:00 to 1:00

### Glenway Crossing Branch

5147 Glencrossing Way

Cincinnati, OH 45238

### LOBBY HOURS:

Mon – Fri 9:30 to 5:00

Sat 9:00 to 1:00

### DRIVE THRU HOURS:

Mon – Fri 10:00 to 6:00

Sat 9:00 to 1:00

### IRS Service Center

(Limited to IRS Personnel

& IRS Retirees)

200 W. 4th Street

Covington, KY 41011

Mon – Fri 8:30 to 4:00

Closed Tues – Fri 11:15 to noon

### IRS Gateway Center

(Limited to Gateway IRS Personnel)

333 Scott Street

Covington, KY 41011

Mon, Tues & Fri 8:30 to 4:00

Thurs 8:30 to 5:00

## Christmas Club Account offers an easier savings plan for the holidays

It's never too early to begin planning for the next holiday season. Be ready in 2009 by opening a Christmas Club account. A \$5 minimum deposit will open your account, and automatic payroll deposits will make it easy to stick to your savings plan.

To know how much you will need to transfer to your Christmas Club each month, first calculate how much you expect to spend on all holiday expenses next year, including greeting cards, gift wrapping and decorations, food and entertaining, and travel. Divide by the number of months left in the year: That's the amount to be automatically transferred.



Contact any Cinfed office or call Member Services at 513- 333-3884. The 2009 Christmas Club season starts October 14. That jingling noise could be savings in your pocket!

## Looking for your 2008 Christmas Savings?

If you planned ahead for the 2008 holiday season, call today (before October 8) and arrange for your Christmas Club account to be transferred to your Cinfed checking or savings account. (No need to call if the funds were transferred last year.)

Christmas Club savings transfers will be completed and available on Monday, October 13. You will have access to your money by writing a check, using your Cinfed Check Card, or withdrawing cash through an ATM to begin shopping the same day.

If you prefer to have your Club savings sent to you, the checks will be mailed beginning on October 14. Please allow three to five days for delivery.