

## Let Cinfed commercial lending help your business grow

Cinfed Credit Union is pleased to announce that Scott F. Federle was recently selected as Senior Vice President of Lending/Chief Lending Officer. He began his new position on February 2, 2009, and is directing the credit union's commercial, consumer and mortgage lending operations. As a seasoned lending professional with over 17 years of experience, Scott is ready to assist you with your business lending needs.



Are you looking to purchase a new location or remodel your current place of business? Is there a new piece of equipment that could improve your business? Do you need to expand your fleet of vehicles? You have trusted Cinfed to listen and provide solid financial solutions to you and your employees with integrity. Let us apply those same values to help you grow your business.



For more information about our commercial lending services call Scott at 513-333-3867.

## Great Shredding Events help fight identity theft

Cinfed Credit Union wants to help you fight identity theft—one of the fastest growing crimes in the country. Cinfed will host two shredding events:

### **Saturday, April 25, 2009**

9 am-Noon: Glencrossing Way Branch, at 5147 Glencrossing Way, Cincinnati, OH

### **Saturday, May 23, 2009**

9 am-Noon: Florence Branch, at 7170 Turfway Road, Florence, KY

*(cont'd on page 4)*

## Election results to be announced at Annual Meeting

You are cordially invited to attend the Annual Meeting of members of Cinfed Credit Union. The meeting will be held in Cinfed's lobby, 830 Main Street, Cincinnati, Ohio, at 5 p.m., on Tuesday, June 2, 2009.

Results of the election of three candidates to the board of directors will be announced at the Annual Meeting.

All primary account holders, who are 16 years of age or older and have a \$5.00 minimum balance as of February 28, 2009, are eligible to vote. Trust and association accounts are excluded. Official ballots will be mailed to eligible voters in early April. Watch your mailbox and don't forget to vote online at [www.cinfed.org](http://www.cinfed.org) or mail your ballot. All votes must be received by May 21, 2009. Your vote is important!





## Financial Planning

### Free retirement and investment consultation

Over the last year and a half the economy has had a negative effect on many people. Retirement assets have suffered due to stock market losses. Home foreclosures are at record highs. Jobs are being lost everyday.

#### When will it end?

The Financial Planning Center at Cinfed understands the economic situation, and would like to help you take the necessary steps to move forward. Find out what you can do to get your retirement or investment goals back on track.

We can review your financial situation to see if you are missing out on any opportunities that exist.

Have you taken advantage of your investment losses? Are you taking too much risk? Do you have retirement assets in accounts



with former employers? Maximize your opportunities! There is no reason to put your future on hold. Call Brian

Bushman today, at 513-333-3901, to schedule your free consultation.

## Student Loans made more affordable with today's low interest rates

While a college education is certainly becoming more valuable, it isn't getting any cheaper! According to the College Board, over the last ten years the average tuition and fees at four-year public and private institutions have increased 38 percent.

Fortunately, today's low interest rates make student loans more affordable than ever. According to the U.S. Department of Education, an undergraduate student today will pay about the same amount of interest on student loans as a 1987 graduate, even though today's student borrows \$10,000 more.

#### Experience the credit union

**difference:** At Cinfed Credit Union we are committed to providing the information and services that you and your student need to meet the growing cost of a college education. We will be happy to guide you through applying for Federal financial aid and completing the application process for the three types of student loans available through this government-backed program.

**Loans for students:** Dependent and independent undergraduate, graduate, and professional students may qualify for both subsidized and unsubsidized Federal Stafford Loans.

#### Subsidized Federal Stafford

**Loan:** It is called a "subsidized" loan because the government pays the interest on the loan while the student's status is "in school," "grace," or "eligible deferment."

#### Unsubsidized Federal Stafford

**Loan.** On this loan, the student is solely responsible for paying the interest, but can request to have interest payments deferred.

**Loans for parents:** Federal Parental Loan for Undergraduate Students (PLUS). PLUS loans are available to parents or stepparents of dependent undergraduate students.

It's easy to apply online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). Be sure to use Cinfed's Lender Code 824983. For more information contact one of our Loan Specialists today at 513-333-3863. We will be happy to guide you through the process and assist you with the paperwork.



## Budget and Debt Counseling

### Your road map to financial success

Cinfed recognizes that money management skills are learned, not something we're born with. That's why, as a benefit of membership, you have access to BALANCE Financial Fitness Program. BALANCE offers personal finance counseling by credentialed experts for a price anyone can include in their budget—free.

The first step toward financial security is analyzing cash flow with a budget and debt counseling session. All the essential elements are covered, including goals, assets, income, and debt. The focus of the appointment is up to you—you may choose to concentrate on developing a spending plan that you can truly follow, or explore debt reduction options. Each session is conducted over the telephone, and takes about an hour. So you can monitor progress and stay on track, a copy of your new budget and a detailed action plan will be sent to you.

If debt elimination is your main goal, you may choose a Debt Management Plan to quickly and efficiently repay your financial obligations. BALANCE negotiates



with creditors to reduce interest and fees. You make one monthly payment. As a member of Cinfed, you will have the program's monthly administration fee of \$20 waived.

Budget and debt counseling is your opportunity to better understand your individual spending decisions and to make a plan that is driven by your goals, not by entrenched habits. Professional guidance is key—without it, your financial dreams may never become a reality.

To use the new program, simply call 888-456-2227. Counselors are available Monday through Thursday, 8:00 a.m. to 11:00 p.m. (EST); Friday, 8:00 a.m. to 8:00 p.m.; and Saturday, 11:00 a.m. to 8:00 p.m. Visit [www.balancepro.net](http://www.balancepro.net) for more information.

## Shouldn't you switch to Cinfed checking?

With today's busy lifestyle, all the paperwork, time and research it takes to switch your checking account, may not seem worth the effort. At Cinfed, we make switching worthwhile. As a matter of fact, we'll do the work for you, and pay you up to \$75, as well!

We'll take away the confusion and guess work by giving you a simple, quick process to move your current account to us.

Your first question is, "Why should I switch my checking account to Cinfed?" Well, how does free online banking and bill pay sound? Not enough?

Cinfed also offers a free checking account—free of monthly service charges, free first order of checks, free check card and so much more. Still not enough? What if we paid you \$75? Within the first 60 days of opening your new checking account at Cinfed, you will receive \$25 for establishing direct deposit to your new account. We will give you another \$25 after you make five purchases with your new Cinfed Check Card, and still another \$25 when you pay five bills using Cinfed's free Online Bill Pay.

## Can't wait to get away on that dream vacation?

Do you need extra cash to make travel reservations? Need a vacation, now? How about some extra money to get away fast? For as little as \$87.22 a month\* for 12 months, you can book the vacation you've been dreaming of. For a printable online application, go to [www.cinfed.org](http://www.cinfed.org) and click on "What's New." You can call us at 513-333-3863 for details, or stop by any branch to apply, sign, and dash out with the cash.

\* Payment calculation based on loan amount of \$1,000 at an 8.50% APR. Annual percentage rate may vary depending on credit history. Loan amount of \$2,000 at an 8.50% APR produces a payment of \$174.44/month for 12 months.



To make the switch, stop by one of our branches before June 30, 2009, and we will take care of the paperwork.

It really is simple. For more information on how to switch to Cinfed, call 513-333-3892 today!

## 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

## Scholarship applications accepted until May 1

Applications for the Louis M. Brown/ Cinfed Credit Union Memorial Scholarship will be accepted through May 1, 2009. The seven scholarships will be awarded at Cinfed's annual meeting, Tuesday, June 2, 2009.

You may pick up an application at any Cinfed branch, download an application at [www.cinfed.org](http://www.cinfed.org) or request an application be mailed to you by calling Peggy Loch, at 513-333-4876 or Elaine Browne, at 513-333-3860.



## Great Shredding Events help fight identity theft

*(cont'd from page 1)*

Throwing personal or financial documents to the curb for trash pick-up is an open invitation to identity thieves. Cinfed Credit Union has designed a safer, better way to dispose of your discarded personal documents, the Cinfed Great Shredding Event.

Cinfed knows that not everyone has a shredder, or the time to spend shredding boxes of papers. That is why we are offering a secure, on-site document destruction service free of charge.

The giant shredders we provide use a shredding process that reduces paper to cross-cut pieces of confetti, which provides far greater security than conventional strip-cut shredders.

The confetti-sized pieces are transferred to a recycling facility, where they return to the marketplace in the form of items such as recycled household paper products.

Bring as many boxes of documents as you can carry, but the Great Shredding Event is reserved for members only—no businesses please. Bring only paper and similar items to be shredded, no garbage, please.

## Holiday Hours

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

### Memorial Day

Monday, May 25th, 2009

### Independence Day Observed

Friday, July 3rd, 2009

### Independence Day

Saturday, July 4th, 2009