

Show us your auto loan, and we'll do you one better



Bring your auto loan from another financial institution to Cinfed Credit Union and we will show you how to lower your rate 1%. This One Better Auto Loan Refinance is available through November 13, 2009.

To apply, Cinfed will need your current auto loan contract and information such as Make, Model, Year and Odometer Miles.

How much could you save?

For example:

On a 20,000 auto loan:
5 years at 8%
Monthly payment is \$406

We'll do you 1% better!

Same car loan at 7%
Monthly payment is \$396

You could save \$570 over the life of the loan with 1% off your current auto loan rate from another financial institution.

Reduce your auto loan rate and keep more of your cash for other priorities in your life! And, enjoy the member benefits of having your auto loan serviced at your credit union.

Contact the Cinfed Loan Department, at 513-333-3863, for more details or apply online at www.cinfed.org.

Rate could go as low as 3.99%. The \$4 credit report fee will be waived. Contract with other financial institution and loan application required for refinance at Cinfed. Remaining balance and term subject to NADA value.

Another Great Shredding Event coming Oct. 10

Cinfed Credit Union wants to help you fight identity theft—one of the fastest growing crimes in the country.

Cinfed will host a shredding event on Saturday, October 10, 2009, 9 a.m. to 1 p.m. at the Florence Branch, at 7170 Turfway Road, in Florence, KY.

Throwing personal or financial documents to the curb for trash pick-up is an open invitation to identity thieves. Your 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 at no charge. The giant shredders we provide use a shredding process that reduces paper to 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.



Christmas Loan

Easing this year's holiday expense crunch

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 \$90 a month for 12 months, you can sit back and enjoy the holidays.

Want to know Santa's little secret? You don't have to use this money to buy gifts for everyone else. You could buy yourself a little something extra this year, maybe a laptop or mini-winter vacation.

Call 513-333-3800, apply online at www.cinfed.org or stop by any of our branches to apply, sign, and dash out with the cash.

Payment calculation based on an 9.50% APR. Annual percentage rate may vary depending on credit history and term of loan.

Christmas Club Account is a smart way to cover holiday expenses next year

It's never too early to begin planning for the next holiday season. Be ready next year by opening a Christmas Club account today. 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. Include 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 2010 Christmas Club season starts October 13. That jingling noise could be savings in your pocket!

Looking for your 2009 Christmas Savings?

If you planned ahead for the 2009 holiday season, call before October 9 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 12. 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.

Financial Planning:

What are the investment opportunities in 2010?

The economy over the last two years has not been kind. Many have lost their jobs, home foreclosures have soared, and the stock market has declined considerably.

Even though the stock market is up a whopping 54% (as of September 11th) from its current bear market low on March 9th, 2009, the S & P 500 is still down 33% from its high on October 7th, 2007. This may be a good opportunity for long term investors. "Buy low, sell high."

In addition to the long term opportunity that the current position of the stock market offers, there are other opportunities available to many of you in 2010. The most anticipated opportunity for 2010 is that everyone, regardless of income, has the ability to convert a Traditional IRA to a Roth IRA. Company retirement plans that are eligible for a rollover to an IRA will also be able to be moved to a Roth IRA. Yes, this conversion would create taxable income, but you will have the ability to pay the tax over a two year period. The Roth IRA allows the assets to grow tax deferred and distributions are tax free. Also, the Roth IRA has no Required Minimum Distributions (RMDs) like the Traditional IRA has starting at age 70½.

While this is potentially a great opportunity for many, everyone may not benefit from it. There are a lot of factors to take into account before making this decision.

To find out if these opportunities are right for you or to learn more about the services provided by



Cinfed's Financial Planning Center, please contact Brian Bushman at 513-333-3901.

Investments are not NCUA insured, not credit union guaranteed, and may lose value.

Registered Representative Securities offered through Cambridge Investment Research, Inc. A Broker/Dealer, Member FINRA/SIPC.



Brian Bushman

Investment Advisor Representative Cambridge Investment Research Advisors, Inc., a Registered Investment Advisor. Cambridge and Brian Bushman are not affiliated. Cambridge and Cinfed Credit Union are not affiliated.

Holiday Hours

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

Columbus Day

Monday, October 12

Veterans' Day

Wednesday, November 11

Thanksgiving Day

Thursday, November 26

Christmas Eve

Thursday, December 24
will close at 2 pm

Christmas

Friday, December 25, and
Saturday, December 26

New Years Day

Friday, January 1, 2010

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

Glenway Crossing Branch

5147 Glencrossing Way
Cincinnati, OH 45238

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

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

Ft. Wright Branch

15 George Huser Drive
Ft. Wright, KY 41011

Mon – Fri 8:30 to 5:00

DRIVE THRU HOURS:

Mon & Fri 8:30 to 6:00
Tues, Wed & Thurs 8:30 to 5:30

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

Nominations for election to 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 three-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.

The Nominating Committee is looking for the following qualifications:

1. The candidate must be a member in good standing of Cinfed Credit Union for at least one year.
2. During that period of membership, the candidate should have demonstrated an appreciation for the merits of systematic savings and the wise use of credit.
3. Each candidate should have experience and/or training in Accounting, Finance, Personnel Management, Banking, or Data Processing.
4. Post-secondary education is highly recommended.
5. 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.

To learn more about the responsibilities of serving in one of these positions of leadership, please contact Cinfed CEO Chris Kunnen at 513-333-3873.

The nominating committee will select nominees from all qualifying applicants. The deadline for nominations is Monday, November 23, 2009.

Nomination by petition is also available to members until Monday, February 15, 2010. Contact Cinfed's CEO regarding procedures for nomination by petition.