

New, Used, or Refinance

Look to Cinfed for auto loan rates as low as 3.99%^{APR}

Shopping for a new or used car? Looking to refinance your existing auto loan? Let Cinfed put the fun back into driving with a low-rate loan, so you can put more cash in your pocket for those sunny days ahead. And, lower your rate even more using your Points Your Way member rewards.

The deal gets brighter with bonus offers during this special auto loan promotion including flexible terms up to 60 months (even longer for newer models). And, receive a free Visa Gift Card up to \$50** in value on loans over \$20,000.



Plus, enter to win 1 of 4 Fisher-Price Power Wheels F150 Trucks.

Look for the prize display at any Cinfed branch or go to www.cinfed.org to register online now through July 31. Purchase not required for prize entry drawings. Limited to one entry per person.

Register to
WIN at any
Cinfed branch
or at cinfed.org
thru July 31.



Apply online at www.cinfed.org or call our 24-hour loan line at 1-888-822-1987.

* Refinancing available for loans with lender other than Cinfed Credit Union. No application fee. Annual Percentage Rate is based on credit history and term of loan.

** \$50 Visa Gift Card on loans over \$20,000, \$25 Visa Gift Card on loans over \$10,000.

System conversion coming in October

In an effort to remain the strong, safe, member friendly credit union you know, Cinfed is in the process of purchasing a new computer system.

How will this upgrade impact you? The new system upgrade will help us improve our efficiencies and offer more products and services to you, our member. Also, as we become more familiar with the new system, we will be able to improve our processes and serve you better.

During this upgrade, we will also be improving our online branch making it easier to access your accounts. More detailed information regarding the online banking upgrade can be found on page 3 of this newsletter.

cont'd on page three



Chair's Report June 1, 2010

Cinfed Credit Union has completed another year in its outstanding history. Even during this challenging financial environment, Cinfed remains safe, sound and financially strong. The year 2009 was another profitable year.

Net Income after operating expenses and dividends was \$941,032. Our statutory reserves and retained earnings at year-end were \$29,632,700.

In 2009, Cinfed:

- celebrated its 75th year of service in March.
- relocated the Covington Service Center branch to Ft. Wright in June.
- hired Scott Federle as Chief Lending Officer.
- introduced Commercial Lending to our membership.

During 2010, our plans are to:

- remodel the Roselawn Branch and add a fifth drive-thru lane
- implement new Online Bill Pay enhancements, including e-bills, in June
- upgrade to a new computer system on October 4
- introduce a new audio system
- improve Online Banking
- hire a new Business Development Specialist

It has been a pleasure and privilege to again serve you as Chair of Cinfed Credit Union.

—Anne H. Tabar, Chair

Louis M. Brown Memorial Scholarship 14 college students awarded \$1,000



Cinfed Credit Union is banking on a bright future for area students by awarding fourteen \$1,000 college scholarships. The recipients of the scholarship were announced at the Annual Meeting of Members on June 1, 2010.

The 2010 recipients of the Louis M. Brown/Cinfed Credit Union Memorial Scholarship are:

Kristen Soden
University of Kentucky
Lindsay Vogel
Ohio Dominican
Adrienne Milton
Ohio State University
Whitney Hollon
Wright State University

A note from the CEO:

On behalf of the employees, Board and the members of Cinfed Credit Union, I would like to thank Anne H. Tabar for serving as the Board Chair for 10 years.

Under her leadership, Cinfed has grown to over \$280 million in assets, and remains a safe and strong financial institution. Thank you, Anne!

—Christine J. Kunnen

Anastasia Tillett
Morehead State University
Samantha Reeves
Ohio State University
Kimberly Brinkman
Northern Kentucky University
Jay Butler
University RioGrande
Robert Fohl
Ohio State University
Kimberly Jent
University of Cincinnati
Margaret Amarante
Purdue University
Jennifer Guenther
University of Cincinnati
Alexandra Smith
Northern Kentucky University
Ashley Will
University of Evansville

The scholarship was established in 2000 as a memorial to Mr. Louis M. (Lou) Brown, who served on the Board of Directors for 40 years and as President of the Board for 30 years. Since then, Cinfed has awarded \$122,000 to help further the education of 82 area students.

It is Cinfed's philosophy to encourage and support education in Greater Cincinnati and Northern Kentucky.

Congratulations to all the recipients!

New features, more advantages coming to Cinfed online banking system this fall

We are excited to tell you about the features and advantages to our new online banking system scheduled to go into effect on October 4, 2010, along with plans for upgrading our computers.

At that time, there will no longer be separate logins to pay your bills, order checks, or verify your credit card information. Once you log onto Cinfed Online, you can go directly to these links with the click of a button.

In an attempt to make our system more user-friendly, you will have the ability to change the “name” of your accounts to whatever you would like. For example, we currently show account number 123456-00, but you could change it to read “John’s Savings”.

These are just a few of the benefits to the new Cinfed Online system. You will not lose any of the functionality or security that you currently have, such as retrieving account history, making loan and credit card payments, and



processing transfers. The new login will be easier, as well, with only one password to remember. Keep a look out for more information on the changes in the upcoming months.

To complete the upgrade, Cinfed Online will not be available between October 1 and October 3.

Call Membership Services at 513-333-3800 if you have any questions or concerns.

Board of directors election results

The annual meeting of Cinfed Credit Union members was held June 1, 2010, 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 three-year terms:

David B. Robinson
Neil J. Roth
Anne H. Tabar

The 2010-2011 Officers:

Leroy G. Miller—Chair
James E. Horner—Vice-Chair
Carol J. Vassil—Secretary
John J. Woeste—Treasurer

Roselawn branch entry and drive thru redesign to improve accessibility

Have you heard the news? Cinfed Credit Union has purchased the lot on the south side of our Roselawn branch. Plans are underway to redesign the entry into the branch which will make the approach to the drive thru lanes much easier for our members.



We will also be adding a fifth drive-thru lane to provide greater accessibility, as well.

Demolition and construction will begin this summer and should not obstruct the current flow of traffic around the building.

Thank you for your continued support and your patience through this expansion project.

System conversion coming in October

cont'd from page one

We will be working diligently during the next several months to ensure a smooth transition to the upgraded system. Look for more information regarding our computer upgrade coming to your mailbox during August and September. Mark your calendar, and remember that our branch offices will be closed on Friday, October 1 and Saturday, October 2 to implement the new system.

Branch Hours

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
Sat 9:00 to 1:00

DRIVE THRU HOURS:

Mon & Fri 8:30 to 6:00
Tues, Wed & Thurs 8:30 to 5:00
Sat 9:00 to 1:00

IRS Gateway Center

(Limited to Gateway IRS Personnel)

333 Scott Street

Covington, KY 41011

Mon, Tues, Wed & Fri 8:30 to 4:00
Thurs 8:30 to 5:00

Helping meet everyday business needs

Reinvesting in our community

Cinfed recently completed the \$1.4 million refinance of this historic 8-story office building in Downtown Hamilton. This is just one more way, Cinfed Credit Union is creating remarkable possibilities for you and our community.



Choose Cinfed as your business lending partner. Contact Scott

Federle, Chief Lending Officer at Cinfed, by calling 513-333-3867.

Importance of notifying Cinfed when changing your address

It has been said that communication is the key to any great relationship.

That includes our relationship with you, our member.

By having your correct contact information, such

as, address, phone numbers and email address, Cinfed can keep you informed of any policy changes,



special promotions and information regarding all of your accounts.

When you file a change of address at the post office, we don't receive that update and your

statements will not be forwarded to the new address.

We work hard to keep your account and personal information secure; please help us by making sure we have the correct information on file.

If you have moved or want to verify your contact information, please contact us by calling 513-333-3800 and press "0" to speak to a Cinfed representative.

Special Hours

Cinfed will be closed on the following dates:

Independence Day

Observed Monday, July 5, 2010

Labor Day

Monday, September 6, 2010

Computer Upgrade

Friday, October 1, 2010 &
Saturday, October 2, 2010