



September 2019

Office Closings

Columbus Day-Monday, October 14, 2019

Veterans Day-Monday, November 11, 2019

Thanksgiving-Thursday & Friday, November 28 & 29

Christmas Eve-Tuesday, December 24, 2019
Hamilton office closes at 11:00
Main Office closes at 12:00

Christmas-Wednesday, December 25, 2019

New Year's Eve-Tuesday, December 31, 2019
Hamilton office closes at 11:00
Main Office closes at 12:00

New Year's Day- Wednesday, January 1, 2020

"It's Me 247" and "CU Talk" will be available for your convenience

"Green" Tip of the Month



Clean, naturally!

Did you know you can make inexpensive, effective, non-toxic cleaning products using baking soda, vinegar, and lemon?

Combine 1-part vinegar and 1-part water in a spray bottle to make window cleaner.

Combine 1-part white vinegar, 1-part water and lemon rind in a spray bottle to make an all-purpose cleaner.

Combine 4 tablespoons Baking soda with a quart of water to make a kitchen cleaner and deodorizer.

Board of Directors Volunteers Needed

CIFCU is currently accepting nominations for Board of Director positions.

CIFCU's Board of Directors is responsible for the general direction and control of the credit union.

Think you've got what it takes? If you can spare an hour or two each month and are interested in guiding *YOUR* credit union, give us a call at 513-569-7878.

Board of Directors Volunteers Needed

Nominate yourself or another member today.



CIFCU's Annual Membership Drive

This year our Membership Drive theme is "Make Your Move to CIFCU", starring some of your favorite board games. That's right, we're bringing back some of the classics to help us celebrate new members, current members and members who refer new members.

Stop by to see how we're celebrating. You won't be **SORRY** that you took time out of your **LIFE** to see our current **OPERATION!**



Coming Soon: Holiday Skip-A-Pay

Need some extra cash this holiday season? Holiday Skip-A-Pay is back!

Skip-A-Pay allows you to skip a loan payment this holiday season. The best part is there is no out-of-pocket expense to you! It's simple to take advantage of this offer; simply choose the month you would like to skip (November, December or January), complete and return a Skip-A-Pay form and we'll take care of it for you!

Skip-A-Pay forms are available online at www.cifcu.org or in any CIFCU office beginning October 1, 2019.

Coming Soon: Holiday Loan Special

We know the holidays can be a costly time of year with gift buying, entertaining and traveling. Don't let the financial stressors of the season put a damper on your holiday spirit. If you need a little cash to make it a holiday to remember, apply for a Holiday Loan at CIFCU!

CIFCU's Holiday Loan special is available beginning November 1, 2019. Apply online at www.cifcu.org.

Visa Gift Cards

At CIFCU, we make selecting the perfect gift easy! Stop by any CIFCU office for a VISA gift card today. VISA gift cards come in numerous designs and are available from \$20.00 to \$1000.00.



Searching for a New or Used Car?

Save time and money by using Auto Link, CIFCU's car buying service. Auto Link is more than just a car buying service, it's a research tool. Check out some of the free features that Auto Link offers:

Look Up Manufacturer Rebates

Save additional money on your new ride by searching for manufacturer rebates and incentives. Search the specific vehicle you have in mind and see what is available. You may be surprised!

Pull A Vehicle History Report

The history of a car can be very revealing. Our Complete Auto Check® history reports give you access to all the details: previous accidents, title information, usage and odometer.

Avoid Overpaying for Your New Car

Use our free TrueCar Price Curve to see what other buyers have paid for the car you want, what you should be paying and what you could save!

Email Sellers and Schedule Test Drives

Once you've researched and found a car you're interested in, you can email the seller straight from our site! Ask to schedule a test drive, check on the warranty or enter in a personal message. It's that easy!

Visit our website at www.cifcu.org and click on Auto Link Car Buying Service to get started.

Web Site Addresses

- www.cifcu.org (for online access, to find Shared Branching and no fee ATM locations)
- www.ezcardinfo.com (CIFCU Visa card information)
- www.scorecardrewards.com (CIFCU Visa rewards information)
- www.nadaguides.com (Vehicle Appraisal Guide)
- www.carfax.gov (vehicle history)
- www.epa.gov/greenvehicles
- www.fueleconomy.gov
- www.annualcreditreport.com (FREE annual credit reports)
- www.energystar.gov
- www.consumer.ftc.gov/scam-alerts
- www.IdentityTheft.gov