



**Location:**

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Cincinnati, OH 45220  
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[www.cifcu.org](http://www.cifcu.org)

**Mailing Address:**

PO Box 19629  
Cincinnati, OH 45219-0629

**Holiday Closings & Special Holiday Hours**

**Independence Day**  
July 4, 2023 - Closed

**Labor Day**  
September 4, 2023 - Closed

**Take Us With You Anywhere, Anytime, With The CIFCU App!**

Search Cincinnati Interagency Federal Credit Union in the App Store or Google Play.



Membership eligibility is required. All loans are subject to credit approval. \*APY=Annual Percentage Rate. Your individual rate is based on creditworthiness and other qualifying factors and may differ from rates quoted above. Example of repayment terms: A \$10,000 loan for 60 months with a 9.99% APR, the monthly payments will be \$212.50; for 24-months with a 7.99% APR, the monthly payments will be \$452.33; for 12-months with a 6.99% APR, the monthly payments will be \$865.33. The minimum loan amount is \$1,000. The maximum loan amount is \$30,000. Special is not applicable to loans already financed with CIFCU. Special rates are available 6/1/2023 through 8/23/2023. CIFCU reserves the right to discontinue, change, and/or update the promotion without notice. This credit union is federally insured by the National Credit Union Administration.

**Heatwave Loan Special**

CIFCU's Heatwave Loan Special is the "use it for what makes you happy" loan. Our fixed rate signature loan provides quick and easy access to cash for all your borrowing needs. Use it to create a backyard oasis, plan a vacation or staycation, consolidate debts, and more!

Special rates start as low as:

- 6.99% APR\*** for 12-Month Term
- 7.99% APR\*** for 24-Month Term
- 9.99% APR\*** for 60-Month Term

Apply online at [www.cifcu.org](http://www.cifcu.org) or give us a call at 513-569-7878 for details.

**Tools for a Great Financial Start**

They grow up so fast! And before you know it, your teen will be headed off to college or entering the workforce. But do they have the financial tools to be successful?

At CIFCU, we offer the tools to help your teen become a successful money manager!

- A CIFCU checking account will help them learn the basics about money management.
- Our debit card offers the convenience of making purchases and ATM withdrawals.
- Overdraft protection is a great way to start establishing credit.
- Online and Mobile banking offers 24/7 access to monitor transactions and balances.
- Over 40,000 surcharge free ATM locations across the country-many on college campuses.
- More than 5,000 Shared Branch locations nationwide.

Let us help your teen get started! Simply call us at (513) 569-7878 or email [info@cifcu.org](mailto:info@cifcu.org) to request an application.





## Tips to Save Money on Back-to-School

Summer break is a great time for kids to relax, hang out with friends, and enjoy their downtime before heading back to the classroom. But, in a flash, the summer is over, and it's time to start preparing your child to return to school. While you might be excited for your child to get back in the classroom to start learning again, you are probably not excited to drop all that cash on back-to-school shopping. With a bit of planning and the tips and tricks below, parents can stay on budget.

**Be prepared.** Review the school supply list your child's teacher provided and make a list of needed items.

**Shop smart.** Plan ahead by shopping during the Ohio tax-free weekend beginning Friday, August 4, 2023, through Sunday, August 6, 2023.

**Search deals.** Check advertiser circulars for sales and shop at stores with price matching and rebate offers. (Be sure to bring sale circulars with you.)

**Shop outside the box** by visiting dollar stores and consignment shops.

**Utilize technology.** Use apps for pricing and discounts.

**Save with Visa ScoreCard Rewards points.** Save ten dollars when you redeem 2000 ScoreCard Rewards points at participating CVS, Walgreens, Walmart, and Dollar General stores. (Minimum purchase of \$10.01 is required to redeem points.)

Few parents want to think about shopping for the coming school year, especially amid high summer. But back-to-school shopping can creep up quickly, so it pays to start shopping early. That way, you can take advantage of every deal and coupon that comes your way. And stocking supplies slowly can help ease the impact on the budget.



## Summer Skip-a-Pay is Back!

Need some extra cash this summer?

Skip-A-Pay allows you to skip a loan payment this summer. 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 (June, July or August), complete and return a Skip-A-Pay form and we'll take care of it for you! Give us a call at 513-569-7878 or visit [www.cifcu.org](http://www.cifcu.org) to learn more. Some restrictions apply.



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. NCUA a U.S. Government Agency.

One (1) Prize Winner will be selected on or about September 5, 2023 by a random drawing from all qualified entries received by a participating credit union between July 1, 2023 and August 31, 2023. Each time an eligible member uses their debit card with their signature during the contest period they will be entered in the contest allowing for multiple entries. PIN-based transactions will not be entered in the contest. See your credit union for complete details, including contest rules, restrictions and alternate method of entry. Void where prohibited by law.

## Our Mission:

The Cincinnati Interagency Federal Credit Union is a not-for-profit organization which, through member involvement, education, and sound financial management provides personal, convenient, and competitive consumer-oriented financial services.