



LOCATION

26 West Martin Luther King Dr
Cincinnati, OH 45220
P: 513-569-7878
F: 513-569-7836
Email: info@cifcu.org

www.cifcu.org

Mailing Address:

PO Box 19629
Cincinnati, OH 45219-0629

HOLIDAY CLOSINGS & SPECIAL HOURS

MARTIN LUTHER KING JR DAY
January 15, 2024 - CLOSED

PRESIDENTS DAY
February 19, 2024 - CLOSED

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

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



RATES SO GREAT THEY'LL KNOCK YOUR SOCKS OFF!



Unsecured Loan rates start as low as:

8.99% APR* for 60-month term

7.99% APR* for 24-month term

7.49% APR* for 12-month term

If becoming financially fit is on your list of new year resolutions, there's no better way than with a low-interest unsecured loan from CIFCU. By paying off your high-interest credit card debt with a low-interest unsecured loan, you'll save money and pay off your debt quicker. And with only one payment to make, you'll save time too!

This loan can also be used for other purposes such as auto repairs, medical and dental expenses, education expenses, taxes, computers, appliances, landscaping, wedding expenses, new socks, and so much more.

To apply, visit www.cifcu.org or give us a call at 513-569-7878 for details.

*APR=Annual Percentage Rate. Membership eligibility is required. All loans are subject to credit approval. Your individual rate is based on creditworthiness and other qualifying factors and may differ from the rate quoted above. Example of repayment terms: A \$5,000 loan, for a term of 60 months with an 8.99% APR, the monthly payment will be \$103.79; a term of 24 months with a 7.99% APR, the monthly payment will be \$226.15; a term of 12 months with a 7.49% APR, the monthly payment will be \$433.82. Special is not applicable to loans already financed with CIFCU. Offer available January 8, 2024 through March 11, 2024. 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.



Your savings are 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.



SAVE THE DATE: CIFCU'S ANNUAL MEETING & ELECTION OF OFFICERS

You are cordially invited to attend CIFCU's Annual Meeting and Election of Officers. The meeting will be held Wednesday, April 17, 2024, beginning promptly at noon. More information to follow.

VOLUNTEERS NEEDED

CIFCU is looking for members who would like to volunteer a couple of hours each month to serve on credit union committees. Volunteers guide the credit union through oversight, auditing, finance and more!

Think you've got what it takes? Give us a call at 513-569-7878.

IMPORTANT TAX INFORMATION

Please note that tax information can be found on your December 2023 statement. Remember, CIFCU does not report dividends less than \$10.00.

DIRECT DEPOSIT INFORMATION FOR FEDERAL TAX REFUNDS

To sign up for direct deposit of your federal income tax refund to your account at CIFCU, you will need the following information:

CIFCU's Routing & Transit (ABA)#: 242076643

Savings: 0000(XXXXX)000

Checking: 0000(XXXXX)010

(Where XXXXX is your 5-digit account number; adjust the leading zeroes if your account number is 3 or 4 digits for a total of 12 digits.)

ANSWERS TO YOUR QUESTIONS ABOUT DEBT CONSOLIDATION

What is debt consolidation?

Debt consolidation is the process of paying off multiple debts with a new loan.

What are the benefits of debt consolidation?

- **Lower interest rate!** You may be able to decrease your overall interest rate by consolidating debts.
- **Lower monthly payment!** A consolidation loan may decrease your monthly payments because of the lower interest rate and set term.
- **Pay off debt faster!** With lower interest rates you'll pay debt quicker. And with a fixed term, you'll know exactly when your debt will be paid off.
- **Simplicity!** With only one payment to make, you'll save time too!
- **Improved credit score!** When you apply for a loan, you may notice a temporary drop in your credit score. However, debt consolidation can improve your credit score by paying off revolving lines of credit (credit cards) which reduces the amount of credit being utilized. Most credit experts advise keeping your credit utilization below 30 percent, especially if you want to maintain a good credit score.

How do I get started?

Complete an application online at www.cifcu.org or call for an application.

Questions? Send us an email (info@cifcu.org) or give us a call at 513-569-7878.

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.