



## LOCATION

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Cincinnati, OH 45220  
P: 513-569-7878  
F: 513-569-7836  
Email: info@cifcu.org

[www.cifcu.org](http://www.cifcu.org)

## Mailing Address:

PO Box 19629  
Cincinnati, OH 45219-0629

## HOLIDAY CLOSINGS & SPECIAL HOURS

### ANNUAL MEETING

April 17, 2024 - CLOSING AT 11:00 AM

### MEMORIAL DAY

May 27, 2024 - CLOSED

### JUNETEENTH

June 19, 2024 - CLOSED

### INDEPENDENCE DAY

July 4, 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.



## SPRING VEHICLE LOAN SPECIAL



Spring is in the air and it's the perfect time to upgrade your ride! Whether you're looking for a sleek sports car, a family-friendly SUV, or an environmentally friendly electric or hybrid vehicle, we've got you covered. Our competitive interest rates, flexible terms, and optional no payments for 90 days, make it easy to finance your next vehicle. **Don't wait any longer, apply now and hit the road in style this spring!**

### In addition to great rates we also offer:

- **No** application or processing fees.
- **No** prepaid finance charges or pre-payment penalties.
- Rate discount for **"Green"** vehicles (Hybrid, Electric, & vehicles with >35MPG city).
- The same great rate for refinances from other institutions.
- Optional GAP Protection at a fraction of dealer cost.
- Optional Debt Protection.
- Complimentary My EZ Car Care Membership.
- **"Go Greener" and get \$100!**
  - When you finance a vehicle with us that gets at least 50% better MPG\* than the vehicle it is replacing, we'll reward you with \$100.
- Auto Link Car buying service to help you find your next new vehicle.

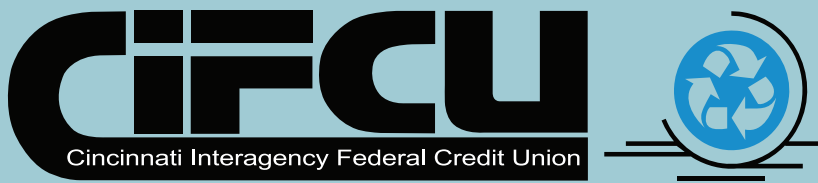
All loans are subject to credit approval. Membership eligibility is required. 90-day no payment promotion is for vehicle financing only. Interest will continue to accrue during the deferral period and will be collected with your first loan payment. "Green" vehicles are electric, hybrid or a vehicle that gets >35 MPG City. MPG for "Green" and "Go Greener" is determined by [www.fueleconomy.gov](http://www.fueleconomy.gov). 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.



Cincinnati Interagency Federal Credit Union is an Equal Housing and Equal Opportunity Lender.



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.



## ANNUAL MEETING REMINDER

Join us for CIFCU's Annual Meeting & Election of Officers. The in person and virtual meeting will be held Wednesday, April 17, 2024, at 12:00 Noon. **Reservations are required.** RSVP by calling (513) 569-7878 or by email at [info@cifcu.org](mailto:info@cifcu.org).

## RECOGNIZING PHISHING SCAMS

PHISHING is a type of scam that uses email or text messages to try to steal your personal information for financial gain. Scammers are looking for passwords, account numbers, credit card numbers, and social security numbers hoping to catch an unsuspecting victim.

Phishing emails & text messages usually tell a story to trick you into clicking on a link or attachment. You may get an email or text message that looks like it's from a company you know, like a merchant, bank, or utility company. The message may be from a scammer who might say:

- They have noticed suspicious activity or log-in attempts - they have not!
- There is a problem with your account or payment information - there is not!
- They say you need to confirm personal or financial information - you don't!
- They included an invoice that you don't recognize - it's fake!
- They want you to click on a link to make a payment - the link is malware!
- They want you to call or click to confirm a purchase that you don't recognize - it's a scam!
- They are offering you a coupon for free stuff - they are not!

If you believe the email or text message is real, contact the company using a phone number or website you know is real and not the information provided in the email or text message.

## HOME IMPROVEMENT LOAN SPECIAL

A Home Improvement Loan from CIFCU is a fast and easy way to fund your home improvement projects. This unsecured loan does not require an appraisal and there's no need to tap into your home's equity.

Whether you're looking to upgrade your kitchen, add a new bathroom, or give your outdoor space a facelift, our low-interest Home Improvement Loan Special can help make it happen.

### CIFCU's Home Improvement Loan Special:

- Offers rates as low as **7.99% APR\***.
- Offers **"green"** rates as low as **6.99% APR\***.
- Offers loan amounts from **\$1,000 to \$30,000**.
- May be used for improvements to your primary residence.
- May be used for appliance purchases.
- May be used to pay off home improvement store credit accounts.

Apply for preapproval and take up to 30 days to close. **[Apply online at www.cifcu.org](http://www.cifcu.org) or call (513) 569-7878 for an application.**

\*APY=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. Home Improvement loan is for improvements to your primary residence, appliance purchases, or to pay home improvement store credit cards. The minimum loan amount for this offer is \$1,000. The maximum loan amount for this offer is \$30,000. Contact the credit union for information on what qualifies as a "green" loan. Special is not applicable to loans already financed with CIFCU. Special rates valid March 1, 2024 through May 31, 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. Equal Housing Lender.

## 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.