



LOCATION

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**HOLIDAY
CLOSINGS &
SPECIAL HOURS**

MARTIN LUTHER KING JR. DAY
January 20, 2025 - CLOSED

PRESIDENTS' DAY
February 17, 2025 - CLOSED

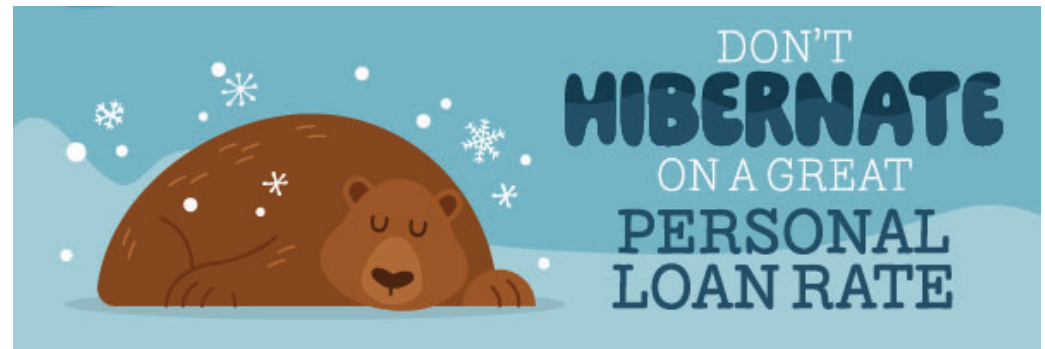
**Take Us With You
Anywhere, Anytime,
With The CIFCU App!**

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



Don't hibernate on a great personal loan rate!
Are you feeling overwhelmed by 'un-bear-ably' high interest rates?

At CIFCU, we understand that managing debt can sometimes feel like a long winter's nap—one you just can't seem to wake up from. With our super low rates and personalized service, we're here to help you rise and shine. Let us help you wake up from that long winter's nap and step into brighter days.



Personal Unsecured Loan rates start as low as:

12-month term	was	8.49%	NOW 6.79% APR*
24-month term	was	8.99%	NOW 7.19% APR*
60-month term	was	9.99%	NOW 7.99% APR*

Here's an example of how we can help you save:

Assuming a credit card balance of \$10,000, with a 25% interest rate, and a 5-year term

	Rate	Monthly Payment	Total Interest
Credit Card	25%	\$293.51	\$7,610.60
CIFCU Personal Loan	7.99%	\$202.71	\$2,162.60
Your Savings		\$90.80	\$5,448.00

Apply today at 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 \$10,000 loan, for a term of 60 months with a 7.99% APR, the monthly payment will be \$202.71; a term of 24 months with a 7.19% APR, the monthly payment will be \$448.54; a term of 12 months with a 6.79% APR, the monthly payment will be \$864.20. Special is not applicable to loans already financed with CIFCU. Offer available 1/2/2025 through 3/3/2025. This credit union is federally insured by the National Credit Union Administration.



Scholarship Opportunity

The Scholarship Committee of the Cincinnati Area Credit Union Outreach Alliance invites you to apply for a scholarship. There will be a minimum of nine \$1,000 scholarships awarded.

To qualify, you must be at least a senior in a local high school and plan to enroll in post-high school studies, including vocational, professional and academic studies, which are not limited to colleges and universities. Applicants may also be anyone who is obtaining an associate or bachelor's degree. (Scholarship applications must be postmarked no later than February 15, 2025.)

For more information, visit www.cifcu.org or give us a call for an application.

We'll Help You Make This Tax Season a Winning One

Tackle taxes and come out on top with exclusive, member-only discounts on tax services that make filing easier. You can save **20% on TurboTax®**, whether you file yourself or have an expert file for you. Or you can **save up to \$25 on in-office tax prep services from H&R Block** and have your taxes filed by professionals who can ensure your maximum refund.

TurboTax® - Save 20%

- File with confidence that your taxes are done right
- Guaranteed maximum refund
- Tax experts to help or even file for you

H&R Block – Save up to \$25

- Biggest refund possible or your money back
- Expert help with or without the office visit
- H&R Block expert within 5 miles of you

Plus, as a valued member of CIFCU you can enter for a chance to win \$10,000 in the Love My Credit Union® Rewards Tax Time Sweepstakes to take your tax return even further.

Scan the QR code to start today and save!



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 16, 2025, beginning promptly at noon. More information will follow.

Important Tax Information

Please note that tax information can be found on your December 2024 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.)

Coming in March:

Vehicle Loan Special

Home Improvement Loan Special

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.