



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

INDEPENDENCE DAY

July 4, 2025 - CLOSED

LABOR DAY

September 1, 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.



Once A Member, Always A Member!

Once you become a CIFCU member, you're always a member regardless of how you originally qualified for membership. That means if you change employers or retire, you can keep your credit union membership as long as you maintain the \$5 minimum balance.

IMPORTANT: Changes to Check Hold Funds Availability Effective July 1, 2025

Please note the following changes to our Funds Availability Policy, for check holds placed on a transaction account, effective July 1, 2025:

1. First business day after the day of the deposit will increase from \$225 to \$275.
2. Exception holds for large deposits that are subject to delayed availability will increase from \$5,525 to \$6,725 for the aggregate deposit amount made on a single day.
3. Exception hold for new accounts will increase from \$5,525 to \$6,725 for the aggregate of next-day items deposited in-person to a new account that must be made available on the next business day following the banking day of deposit.

For more information on our Funds Availability Policy, visit www.cifcu.org to read the entire disclosure.

Do you have your compliant REAL ID? A REAL ID is now required to access certain federal facilities, including the credit union office located in the USEPA facility.

To learn more about REAL ID and other acceptable forms of identification, visit <https://www.tsa.gov/travel/security-screening/identification>

Add Security with a Code Word

Placing a code word on your credit union account provides added protection when interacting with the credit union. It helps verify your identity ensuring that only you have access to your account information. To add a code word, simply visit www.cifcu.org, sign in to "It'sMe247" online banking, then navigate to Personal Info & Settings. Questions? Give us a call at 513-569-7878 or email info@cifcu.org.



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.



SUMMER ISSUE 2025

Monday-Friday

9:00am-3:30pm

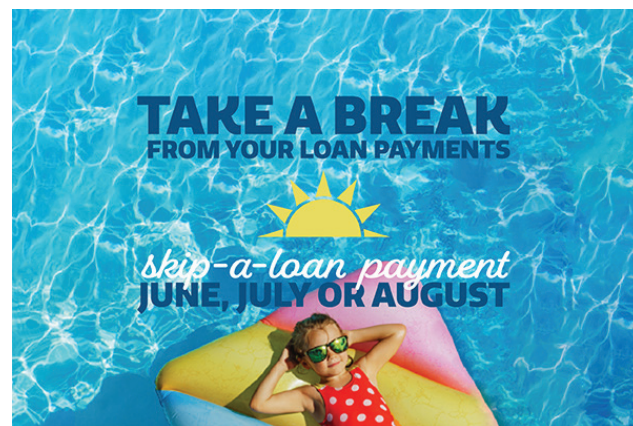
Closed Saturday & Sunday

Summer Skip-A-Pay is back!

Need a little 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 to learn more. Some restrictions apply.



Have a ball this summer with CIFCU's Heatwave Loan Special!

CIFCU's Heatwave Loan Special is a personal unsecured loan that can be used for just about anything. Use it to plan a dream vacation, or maybe a staycation. Use it to pay off high interest credit card debt, build a new deck, purchase furniture and more. The possibilities are endless.

Enjoy special rates starting as low as:

6.79% APR* for a 12-month term

7.19% APR* for a 24-month term

7.99% APR* for a 60-month term

Apply online 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 6/2/2025 through 8/29/2025. This credit union is federally insured by the National Credit Union Administration.

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.