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HOLIDAY CLOSINGS & SPECIAL HOURS

COLUMBUS DAY

October 13, 2025 - CLOSED

VETERANS DAY

November 11, 2025 - CLOSED

THANKSGIVING

November 27 & 28, 2025
- CLOSED

CHRISTMAS EVE

December 24, 2025
- CLOSE AT 12:00

CHRISTMAS DAY

December 25, 2025 - CLOSED

NEW YEARS EVE

December 31, 2025
- CLOSE AT 12:00

NEW YEARS DAY

January 1, 2026 - CLOSED

How to Recognize and Avoid a Scam

Scams can happen to anyone. Learn how to recognize a scam and how to avoid it.

It's a scam if...

- You get an unexpected call, email, text, or somebody reaches out through social media asking for money or personal information. Don't respond. If you think the message may be real, call the person or business using contact information that you look up yourself and know to be true.
- They say you're in trouble, that you owe money, that there is a virus on your computer, or that someone you know is in trouble. They may even say there is a problem with one of your accounts and you need to verify information or that you've won a lottery or sweepstakes and will have to pay a fee to collect your winnings.
- They pressure you to act quickly. Slow down and think. Scammers create a sense of urgency and panic to convince victims to act immediately.
- They insist that you pay using cash, a gift card, a wire transfer, cryptocurrency, or a payment app. Scammers want you to pay using these methods because they are hard to track and it's hard to get your money back.

How to Avoid a Scam

- Block unwanted calls and text messages.
- Don't give your personal or financial information in response to a request you didn't expect. A legitimate organization won't call, email, or text to ask for personal information. If you get a message from a company you do business with and you think it may be real, contact the company using contact information that you have looked up and know to be true.
- Resist the pressure to act quickly. An honest business will give you time to decide. If someone pressures you to pay or give personal information, it's a scam.
- Never pay someone who insists that you pay with cash, cryptocurrency, a wire transfer, a payment app, or a gift card. And never deposit a check and send money back to someone.
- Stop and talk to someone you trust- a friend, family member, or neighbor. Talking about it could help you realize it's a scam

Coming Soon

Holiday Skip-A-Pay available for November, December and January.

Holiday Loan Special available November 1 through December 31, 2025.



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.



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

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



Get the perfect Home Improvement Loan with an even lower rate!

A home improvement loan special from CIFCU is a fast & 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. Use it for improvements to your primary residence, to purchase appliances, or to pay off high-interest home improvement store credit card accounts.

Rates start as low as 6.99% APR*

Go "Green" and take an additional 1.00% off your rate!

*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. 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. 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. Special valid 9/2/2025 through 10/31/2025



Check out our Vehicle Loan Special offering rates that are sure to make you smile!

Have you been dreaming about a sleek and stylish sports car, a family-friendly SUV, or an environmentally friendly electric or hybrid vehicle? If so, our competitive interest rates, flexible terms, and optional no payments for 90 days, make it easy to finance your next vehicle with CIFCU.

Don't delay, apply for preapproval at www.cifcu.org and take up to 60 days to close.

Rates start as low as:

4.99% APR* New & Recent Model Vehicles

3.99% APR* New & Recent Model "GREEN" Vehicles

5.49% APR* Used Vehicles

4.49% APR* Used "GREEN" Vehicles

*APR=Annual Percentage Rate. Your individual rate is based on creditworthiness and other qualifying factors and may differ from the rate quoted above. Membership eligibility is required. All loans are subject to credit approval. Special is not applicable to loans already financed with CIFCU. "Green" vehicles are electric, hybrid or a vehicle that gets >35 MPG City. MPG is determined by www.fueleconomy.gov. 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. Special available 8/25/2025 through 10/31/2025. 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.



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.