



LOCATION

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Cincinnati, OH 45220
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www.cifcu.org

Mailing Address:

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Cincinnati, OH 45219-0629

HOLIDAY CLOSINGS & SPECIAL HOURS

MARTIN LUTHER KING JR. DAY
January 19, 2026 - CLOSED

PRESIDENTS DAY
February 16, 2026 - CLOSED

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

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



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 for a scholarship award, you must be at least a high school senior in pursuit of post-secondary education of any kind, including professional, vocational, and academic studies not limited to colleges and universities. You must also be a primary member of a Credit Union located in one of the alliance area counties: Hamilton, Clermont, Brown, Adams, Warren, and Butler.

Scholarship applications must be postmarked no later than February 13, 2026.

For an application call **513-569-7878**, or visit **www.cifcu.org**.

Save BIG on Tax Prep

As a CIFCU member, you can save 20% on TurboTax®, whether you file yourself or have an expert file for you. Or save up to \$25 on in-office tax prep services from H&R Block and get your taxes done by professionals. Plus, save even more with early-season pricing when you file by February 28th.

Take a few minutes now to lock in your discount, right from your phone.

And as a credit union member, you can enter for a chance to win \$10,000 in the Tax Time Sweepstakes from Love My Credit Union Rewards.



Scan the QR code to get started or visit our credit union website

SAVE THE DATE: CIFCU's Annual Meeting & Election of Officers

You are cordially invited to attend CIFCU's Annual Meeting and Election of Officers. This meeting will be held on Wednesday, April 22, 2026, beginning promptly at noon. More information to follow.

Important Tax Information

Please note that tax information can be found on your December 2025 statement. Remember, CIFCU does not report dividends of less than \$10.00.



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.



Resolve to get your finances in shape!

Flex your credit union muscle with CIFCU's Debt Consolidation Loan Special. By combining high-interest debts, like credit cards and installment loans, into one low-interest loan, you'll pay off debt faster and will likely reduce your monthly payment. Plus, with our competitive rates and flexible repayment terms, you'll love the results. **Let us help with the heavy lifting. Apply for a preapproval today at www.cifcu.org or call 513-569-7878 for more information.**

Debt Consolidation Loan Rates start as low as:

12-month	24-month	60-month
7.49% APR*	7.99% APR*	8.99% APR*

*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 2, 2026 through February 27, 2026. 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.



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 Soon:

Check out the following events coming to the **newly renovated convention center:**

Cincinnati Home and Garden Show

Feb 20-22 and Feb 27-Mar 1, 2026

Cincinnati Auto Expo Mar 26-29, 2026

Upcoming CIFCU Specials:

CIFCU Home Improvement Loan Special

Feb 18 through May 29, 2026

CIFCU Vehicle Loan Special

Mar 18 through May 29, 2026

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.