

**Online Services**

- ONLINE BANKING
- APPLY NOW
- CURRENT INTEREST RATES
- CREDIT/DEBIT CARD SERVICES
- GIFT & RELOADABLE CARDS
- SECURITY CORNER
- INTEREST CALCULATORS

**Products**

- CHECKING ACCOUNTS
- SAVINGS ACCOUNTS
- LOANS & MORTGAGES
- BUSINESS SERVICES
- INVESTMENTS

**Member Reviews**

“ Sara & I have been banking with CINFED since 1975. We have been able to purchase a car for our daughter as well as for us since banking with CINFED. We love their online banking as well as their... [more](#)→ ”

*Jerry & Sara, members since 1975*

“ I recently dealt with Kathy at the Turfway Road, Florence location regarding an auto loan and wanted to take a second to comment on my satisfaction. I purchased a vehicle and started the financing... [more](#)→ ”

*Justin - Member since 2012*

“ I have been a member since 2002. Cinfed has taken care of me since the very first day. I know all the employees personally here in the Federal building. They have seen me through very tough times and... [more](#)→ ”

*Janelle, member since 2002*

“ I have been a loyal member since 1978. Cinfed has come to my rescue and support on many occasions; I enjoy courteous, efficient service; and I love how Cinfed seeks to stay current with mainstream... [more](#)→ ”

*Stephanie, member since 1978*

“ I have been a Cinfed member since 1974 and love it. I bought cars and houses using Cinfed loans. Love their on line banking. I have been using online banking from the days when we

- SOLUTIONS
- LOCATE BRANCH & ATM
- Consumer Privacy
- Employment Opportunities
- Get Answers Now
- Cinfed Hours & Locations
- ATM Search
- Shared Branching
- Cinfed Connection
- Cinfed Connection Guide
- Upcoming Holiday Hours
- Cinfed Directory
  - Kids Club
  - Teens
  - Retirement Central
  - Financial Fitness
  - Young Adults

**Consumer Privacy**

**FACTS:** What does Cinfed Federal Credit Union do with your personal information?

**Why?** Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

**What?** The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number
- Payment history
- Credit history
- Overdraft history
- Credit card or other debt
- Wire transfer instructions

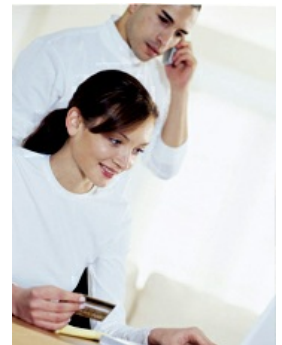
**How?** All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Cinfed Federal Credit Union chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information  | Does Cinfed Federal Credit Union share? | Can you limit this sharing |
|---|---|----------------------------|
| <b>For our everyday business purposes</b> - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes                                     | No                         |
| <b>For our marketing purposes</b> - to offer our products and services to you   | Yes                                     | No                         |
| <b>For joint marketing with other financial companies</b>   | Yes                                     | No                         |
| <b>For our affiliates' everyday business purposes</b> - information about your transactions and experiences   | No                                      | We don't share             |
| <b>For our affiliates' everyday business purposes</b> - information about your creditworthiness   | No                                      | We don't share             |
| <b>For nonaffiliates to market to you</b>   | Yes                                     | Yes                        |

**To limit our sharing**

- Call 513-333-3800 - our menu will prompt you through your choice(s)
- [Click to send Cinfed your Privacy Opt-Out Form online](#)
- Print and mail the Privacy form linked on this page.

Please note:



**What's New**

Cinfed Not Affected by Heartbleed Vulnerability →

Cinfed Shredding Days →



Cinfed is now offering 10/1 Adjustable Rate Mortgage →

**Contact Cinfed**

Name:

Phone:

E-Mail:

Your Comments:

Security Code: \*



Please enter the spam security code from the image above.

**SUBMIT**

did it over the... [more→](#)

”

*Chris, member since 1974*

“ The best customer service, I have recommended Cinfed to all my family, I could not think of banking anywhere else. Shared banking is great when out of town.

”

*Bonnie, member since 1989*

“ I have been a member of Cinfed Credit Union since 1972. I started work at the Cincinnati Service Center working for GSA as a Federal Protective Officer and it was my job on paydays to escort the... [more→](#)

”

*Cecil, member since 1972*

“ I would like to commend you on your organization's impressive member service! I called Cinfed's main phone number and spoke with Jill who was very helpful and, more importantly, friendly and... [more→](#)

”

*Becky, member since 1990*

“ I really can't remember when I wasn't a member of Cinfed and it has always been a wonderful partnership. You have always been there for me when I needed you and I hope to continue the experience for... [more→](#)

”

*Robert & Debby, members since 1985*

“ I don't remember when we weren't members of CINFED Credit Union. My husband and I don't know where we would be without CINFED. They have been there, when we have needed them, so many times... [more→](#)

”

*Robin, member since 1985*

“ The best bank I've ever had. Great job!

”

*Robert, member for 5 years*

“ I've been with other banks and still have a few accounts because of my business out west. I've been with Cinfed since 1988. If you have a banking account with a fee based bank and have been charged... [more→](#)

”

*Paul, member since 1988*

“ Cinfed has all the banking services anyone could possibly need or want. I have dealt with Cinfed for all my banking needs for years. I became a member approximately 30 plus years ago when the... [more→](#)

”

*Shirley, member since 1969*

“ I have been a member since 1968. That is the year I started with IRS. I think we have used

If you are a new member, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer a member, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

**Questions?** Call 513-333-3800 or go to [www.cinfed.org](http://www.cinfed.org)

### What We Do

How does Cinfed Federal Credit Union protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

We select businesses that offer products to enhance your economic well-being. We will never authorize these firms to charge your account without your consent. We do not sell to telemarketers.

### How does Cinfed Federal Credit Union collect my personal information?

We collect your personal information, for example, when you

- Open an account
- Apply for a loan
- Make deposits or withdrawals from your account
- Give us your contact information
- Show your driver's license

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

### Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes - information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

See below for more on your rights under state law:

### What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

### Definitions:

**Affiliates** Companies related by common ownership or control. They can be financial and non-financial companies.

- Cinfed Federal Credit Union has no affiliates.

**Nonaffiliates** Companies not related by common ownership or control. They can be financial and non-financial companies.

- Nonaffiliates we share with can include mortgage companies (i.e. Federal Home Loan Bank).

**Joint Marketing** A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Our joint marketing partners include insurance companies (i.e. Life Help; Affinion Group).

### DOWNLOAD ADDITIONAL INFORMATION:

Privacy Form

[Home](#) > [About Us](#) > [Consumer Privacy](#) >

with IRS. I think we have used every service Cinfed has to offer. 2 home mortgages, personal loan ,RCA, car loan. They have always been... [more→](#)

”

*Jan, member since 1968*

“ I Love Cinfed, and would recommend them to everyone I come in contact with. I've always felt warmth and attentiveness from all the associates. I'm sure I'll be a member for the rest of my... [more→](#)

”

*Rita Faye - member since 2006*

“ I love Cinfed! They treat us like family!!

”

*James, member since 1990*

“ Dedicated member since 1972. Cinfed has been there every time I have needed them. Being without Cinfed now, well it would be like losing a member of the family.

”

*Norma, member since 1972*

“ The one-stop banking capability for home mortgages, automobile loans, savings accounts and credit cards...all with very competitive rates...makes being a member of Cinfed a very smart, invaluable... [more→](#)

”

*Carl, member since 1978*

“ I have been a member of Cinfed almost as long as I've worked at IRS which is since 1975. I'll not bank anywhere else. The service I get from people like Jewel and Jennifer "J" at Gateway is... [more→](#)

”

*Linda, member since 1978*

“ I joined Cinfed over 18 years ago. I love the chance that they give you to get things right. My family loves this too! What I would love to see this bank do is to notify customers via email... [more→](#)

”

*Delores, member since 1986*

“ When my previous bank refused to cash a corporate paycheck with one of the largest financial institutions, i went to Cinfed off of a members recommendation and without a question they cash my check... [more→](#)

”

*Phil*

“ I have had cinfed for 14 years. They are the best bank I have ever had. They are always there to help me out of any jam I get into, with a friendly smile!!! Thank you cinfed!!!

”

*Eric*

“ Cinfed is pretty much the best, most helpful bank I've ever used.

I previously used another local bank, but was encouraged to try Cinfed by my girlfriend. I've come to expect very little of banks in... [more](#)→

”

*Logan - member since 2010*

Questions or comments for Cinfed? Call 513-333-3800 or [click here to contact us by email](#).

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