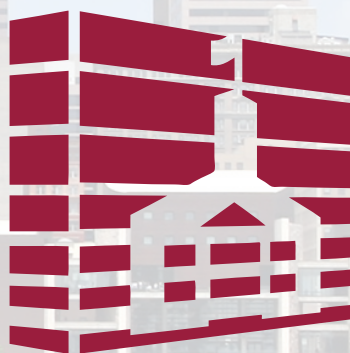


85th Annual Meeting

Special Meeting
May 5, 2020
Silverton Branch




GREATER CINCINNATI CREDIT UNION

ESTABLISHED 1935

**OUR
MISSION:**

To provide safe, economically sound, competitive financial services to meet the needs of members in a efficient, convenient and personalized manner.

 By members' choice, your deposits are insured by American Share Insurance up to \$250,000 per account.
This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money.
MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY



**GREATER CINCINNATI
CREDIT UNION**

ESTABLISHED 1935

NORTH COLLEGE HILL • 6899 Hamilton Ave. • Cincinnati, OH 45224
WESTWOOD • 3287 Werk Road • Cincinnati, OH 45211
SILVERTON • 7221 Montgomery Rd. • Cincinnati, OH 45236
MASON • 7948 Mason Montgomery Rd • Mason, OH 45040

85th Annual Meeting Agenda

Business Meeting

1. Call to Order. Harriet Russell, President
2. Pledge of Allegiance Phil Kiley, Vice President
3. Roll Call of Directors. Charles Dick, Secretary
Determination of Quorum
4. Minutes of 84th Annual Meeting (Written)
5. Reports (Written):
President's Report of Directors
Treasurer's Financial Report
Loan Officer's Credit Report
Security Officer's Report
Audit Report
6. Unfinished Business Harriet Russell
7. New Business Harriet Russell
Nominating Committee
Report of Attorney Wanda Jones
Oath of Office Harriet Russell
8. Adjournment

<u>BOARD OF DIRECTORS</u>		<u>EX-OFFICIO MEMBERS</u>	
Harriet Russell President	Charles Dick Secretary	Wanda Jones Director	Garnet Ingram Ex-Officio
Phillip Kiley Vice President	Cear Baggett Director	Judy Meiering Director	Hope Johnson Gordon Ex-Officio
Elaine Murphy Treasurer	Joyce Hooks Director	Anne Pinnau Director	Ken Mason Ex-Officio

<u>Board Members Emeritus</u>		
Ruth Clephane	Sam Grace	Leonard Penn

Chief Executive Officer: John Verkley
Executive Vice President: Linda Montgomery

MINUTES

GREATER CINCINNATI CREDIT UNION, INC.

84th Annual Meeting - March 23, 2019

Sharonville Convention Center

A Buffet Luncheon preceded the opening of the Meeting. Rev. Walter McMurray presented the Invocation.

President Harriet Russell called the meeting to order at 1:09 P.M. and declared a quorum to be present as 309 members were in attendance. She welcomed the members to the Annual Meeting. Sam Grace led the members in reciting the Pledge of Allegiance to the Flag.

Charles Dick, Secretary, called the roll of the Directors, Members Emeritus and Ex-officio Committee. The roll call indicated that 8 directors, 2 director emeritus, and 3 of the ex-officio committee were present.

Harriet Russell presented the written 83rd Annual Meeting minutes. It was duly moved and seconded to approve the minutes. Motion carried.

Harriet Russell presented a plaque and gifts to the outgoing CEO Daryl Sawyer and introduced John Verkley as the new CEO.

President Harriet Russell introduced Financial Center representatives that were in attendance— Justin Precht and Erica Groman of Ritter and Randolph, LLC Attorneys at Law and Tom Eisenzimmer, Angelo Mancini, Michael Livingston and Amy Pearson of Eisenzimmer Financial, Steve Muterspaw of Trinity Debt Management. Other companies in the Financial Center include John J and Thomas R Schiff Insurance Agency, and Long, Schaefer and Company.

President Russell introduced Jan Neumann, Partner and Sharon Eddingfield of Whitmer and Company, our CPAs.

The Treasurer's Financial Report was presented by Treasurer Elaine Murphy.

A motion to approve the Treasurer's Report, with verbal comments by Treasurer Elaine Murphy was duly moved and seconded. Motion carried.

A motion to approve the written Loan Officer's Credit and Lending Report by Chief Lending Officer Dan Conroy was duly moved and seconded. Motion carried.

A motion to approve the written Security Officers Report was duly moved and seconded. Motion carried.

A motion to approve the written Audit Report and Auditors opinion from Whitmer and Co. with verbal comments by Ken Mason was duly moved and seconded. Motion carried.

President Harriet Russell asked if there was any unfinished business. None was offered.

President Harriet Russell asked if there was any new business. None was offered.

President Harriet Russell introduced the new CEO John Verkley

As chairperson of the Nominating Committee, Joyce Hooks presented the November 14, 2018 report of Mr. Tim Burke, Esquire Attorney at Law of Manley Burke, supervisor of the election. Mr. Burke reported that there were only three nominees for three positions and no mail ballot election was necessary. Only membership affirmative action. President Harriet Russell asked for a motion to approve the report of the attorney. It was duly moved and seconded to accept the report, nominations and results. Motion carried. She then declared Cear Baggett, Harriet Russell and Phillip Kiley reelected. Vice President Judy Meiering then administered the Oath of Office, required by Ohio law, to Cear Baggett and Harriet Russell. Mr. Kiley will be sworn in at the next meeting.

Cear Baggett, Joyce Hooks, Garnett Ingram, Ken Mason, Judy Meiering, Harriet Russell, and Amy Pearson distributed 61 door prizes.

Meeting Adjourned at 1:52 P.M.

Respectfully Submitted,

Charles T. Dick, Secretary

Harriet Russell, President

**GREATER CINCINNATI CREDIT UNION
2019 REPORT OF THE DIRECTORS**

“If everyone is moving forward together, then success takes care of itself.”

Success- the accomplishment of an aim or purpose. The purpose of this institution since 1935 has been to provide safe, economically sound, competitive financial services to meet the needs of members in an efficient, convenient and personalized manner. As we gather here today celebrating our 85th anniversary I can say that we have indeed achieved our purpose.

Success is not achieved by the work of a few, but rather by the many. Without you, the loyal and dedicated member, our achievement of success would never have been possible. Our industry offers many financial service options to the consumer, and our appreciation cannot be expressed enough for our members choosing the Credit Union over the rest. I believe our founding CEO Clyde Hall would be extremely proud of the current state of the Credit Union as we have evolved over the last eight decades. He would be amazed at the expansive list of products and services we now offer to our members to ensure their continued financial success.

Our continued success can also be directly attributed to our devoted and long-tenured team of staff, Board of Directors, Ex-Officio members, and to our CEO John Verkley and his management team. Every single one of these individuals works very hard to ensure the Credit Union remains a safe, sound and successful institution for our members.

As we embark on the next 85 years, we are very fortunate to have a source of new and vibrant talent on the Board and Ex-Officio level that are ready to take the reins as we all look forward to continued success long into the future.

On behalf of the entire Board of Directors I hope everyone enjoys their meal today and finds time to reconnect with old friends as we come together as one Credit Union family.

**Harriet A. Russell
Board President**

**GREATER CINCINNATI CREDIT UNION
2019 TREASURER'S REPORT**

Once again, your Credit Union delivered strong financial results in 2019. I am pleased to report that we recorded a net income of \$ 220,535, an increase of 23% compared to the previous year. The Credit Union saw an increase in deposits of 2.86%, a total increase of over \$ 2 million dollars, which increased total assets to over \$ 108 million dollars.

Deposit growth continues to be a priority for us. We know that our ability to grow deposits is a key element in achieving our plan to continue to grow our loan portfolio.

While we believe the overall economic outlook is positive, we know that all business cycles eventually turn and the timing of the next downturn can be difficult to predict. That is why we have taken a prudent approach to managing the balance sheet. Over the last several years, we have proactively fortified our balance sheet to mitigate the impact of an economic downturn and interest rate change. We have maintained our credit discipline and focused on originating and growing our lending portfolio. In 2019 we were able to grant our fellow members' loans totaling over \$ 14 million dollars. While we remained moderately asset sensitive in order to take advantage of higher interest rates, we took proactive steps and purchased with excess liquidity, corporate CD's from other insured financial institutions to reduce the impact of a potential lower rate environment. Investments increased in 2019 by \$ 2.5 million dollars for a total CD Investment portfolio of over \$33 million dollars.

Technology is always improving and changing, we continue to be vigilant with our IT security and we have continued to update our IT infrastructure. The main priority is to protect our members data while allowing them to have access to their accounts 24 hours a day, 7 day a week through our home banking product.

Our continued improvement as an organization is due to the hard work and dedication of our Board of Directors and Staff. In 2020, we are going to continue emphasizing loan growth, expense control and asset quality. We are committed to insure that the membership is provided the best service possible and we will continue to strive to add value to being a member of the Greater Cincinnati Credit Union.

Elaine Murphy
Treasurer

GREATER CINCINNATI CREDIT UNION 2019 CREDIT AND LENDING OPERATIONS REPORT

For the operating year 2019, the Credit Union processed 1,863 loan applications, including Visa Credit Cards and approved 1065 or 57%. The total dollars disbursed for all loans was \$14,043,629.

Included in the total loans disbursed are the following:

- 28 First Mortgage Loans totaling \$4,037,800.
- 9 Home Equity Loans/Line of Credits totaling \$214,545.
- 201 Indirect RV Loans from our local dealerships totaling \$4,746,875.
- 171 Direct Member Auto & RV Loans totaling \$3,014,867.
- The remaining \$2,029,542 was comprised of personal loans and Visa Credit Cards.

Members borrowing overall in 2019 decreased by \$1,821,724 or 11.5%. The loan approval rate of 57% was a drop of 1% from the previous year 2018 though comparable to previous years. These fluctuations year to year are not uncommon and are more reflective of individual needs for credit in certain categories such as homes and vehicles.

Losses resulting from delinquencies, bankruptcies and deceased member accounts increased by 41% in 2019. The Board of Directors approved the charge off of \$274,911 of loans in 2019 including \$60,400 in Real Estate loans and \$61,653 of VISA credit cards. Even with the increase in 2019, this represents one of the lowest annual losses in the past 10 years. The Credit Union recovered \$100,241 of previously charged off loans in 2019.

INTEREST RATES ARE GOING DOWN!

APPLY FOR A LOAN TODAY!

Stop by one of our 4 locations and complete a loan application or visit our website at WWW.GCCU.ORG and click on "APPLY FOR A LOAN".

If you need more information, please call 513-559-1234 Ext 1111 and speak with one of our loan representatives.

Daniel J. Conroy
Chief Lending Officer

GREATER CINCINNATI CREDIT UNION 2019 REPORT OF THE SECURITY OFFICER

The mission of the GCCU Security Office is to ensure the security and safety of GCCU employees and members, and their assets, through training, inspections, and investigations. Loss prevention is preferred over investigation and recovery.

2019 started off with our first robbery in more than six years. Our Westwood branch was robbed on January 2. Fortunately, no one was hurt. The suspect, Ravea Barron, was arrested by Cincinnati Police within a half-hour. The police complimented Westwood's staff for the exemplary way they handled the situation. Mr. Barron was convicted of robbery on May 14 and sentenced to 24 months in prison.

Twice in 2019, the fence along the rear property line of our Westwood branch suffered damage by a careless driver. It was the fourth such incident at Westwood in the last four years. The driver in the most recent incident came forward and has begun restitution.

A new type of larceny arose in 2019: the theft of credit card reward points. Three GCCU members experienced this crime. GCCU members are not the only ones targeted by this fraud. Our points provider, Score Card, began developing solutions to combat this new problem after we notified them.

In spring, counterfeited GCCU Official Checks began surfacing across the US. GCCU did not suffer a loss from the 100+ counterfeits, due in large part to GCCU's prudent accounting practices. Though several individuals experienced large losses none were GCCU members. As US mail was used in some of these offenses, US Postal Inspectors investigated. They were unable to identify any perpetrators, though they suspect the fake checks originated outside the United States.

In 2019, GCCU Security initiated twenty-three formal investigations. Thirteen of those cases have been closed by police or GCCU. Four are actively being investigated by GCCU and/or the police. One has been referred to Collections for action. Five are inactive but can be re-opened should further information or evidence become available.

GCCU Security performed many informal investigations throughout the year. These included internal review of daily operations at our branches; investigating suspicious activity on GCCU properties; assisting law enforcement or other financial institutions; and assisting GCCU members.

Also in 2019, GCCU's security office:

- Issued 20 alerts to GCCU staff concerning crime trends and security issues
- Researched the backgrounds of six applicants seeking employment with GCCU
- Delivered two formal training classes to employees covering security issues and loss prevention. The October session included a video review and interactive analysis of the January robbery of our Westwood branch.
- Published informative newsletters providing members with information to help them avoid losses due to frauds and scams.

Alan C. March
Security Officer

**GREATER CINCINNATI CREDIT UNION
2019 AUDIT REPORT**

“Checks and Balances Keep us Vigilant”

Last year the Credit Union grew to a new level in overall asset size and as such, our policies and procedures must grow and adapt as well. It is through these processes of “Check and Balances” that the Credit Union keeps your assets safe and your confidence high.

Ex-Officio Directors are non-voting members of the Board that serve as liaisons with our outside CPA firm, Whitmer and Company. We review and report their audit findings to the Board to ensure that your Credit Union is being operated by Management in a safe and sound manner.

One example of a process that Whitmer executes throughout the year are “Unannounced Cash Counts” at every branch where every dollar and penny is counted and balanced against paper records. These formal Audits are then documented and submitted at regular Board Meetings throughout the year.

You can be confident that your Credit Union is well managed with experienced and committed personnel and policies at all levels.

Therefore, we are once again pleased to report that there were no significant findings or errors of omission and that the 2019 financials reported are accurately stated.

Ken Mason (Chair), Garnet Ingram, Hope Johnson
Ex-Officio Board Members

Whitmer

& Company CPAs, LLP

One Gateway
615 Elsinore Place, Suite 625
Cincinnati, Ohio 45202-1427
Phone: (513) 381-8010
Fax: (513) 381-2601

INDEPENDENT AUDITOR'S REPORT

To the Board of Directors and Members of
Greater Cincinnati Credit Union, Inc.

We have audited the accompanying financial statements of Greater Cincinnati Credit Union, Inc., which comprise the statements of financial condition as of December 31, 2019 and 2018, and the related statements of income, comprehensive income, changes in members' equity and cash flows for the years then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audits. We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audits to obtain reasonable assurance about whether the financial statements are free of material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Greater Cincinnati Credit Union, Inc. as of December 31, 2019 and 2018, and the results of their operations and their cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America.



Whitmer & Company CPAs, LLP
Cincinnati, Ohio

March 18, 2020

GREATER CINCINNATI CREDIT UNION, INC.
STATEMENTS OF FINANCIAL CONDITION
DECEMBER 31, 2019 AND 2018

ASSETS

	<u>2019</u>	<u>2018</u> (as adjusted)
Assets		
Cash and cash equivalents	\$ 5,523,923	\$ 5,400,290
Deposits at a Corporate Credit Union	733,291	733,291
Time deposits	33,706,934	31,134,152
Equity Securities	2,102,757	1,499,688
Loans to members, net of allowance for loan losses	61,249,450	60,503,038
Real estate loans in process of foreclosure or liquidation	-	243,748
Other loans in process of liquidation	9,295	17,982
Accrued interest receivable	346,634	409,137
Premises and equipment	2,918,645	3,067,845
Prepaid expenses and other assets	790,850	800,314
American Share Insurance deposit	<u>1,254,602</u>	<u>1,173,846</u>
Total Assets	<u>\$ 108,636,381</u>	<u>\$ 104,983,331</u>

LIABILITIES AND MEMBERS' EQUITY

Liabilities		
Members' share and savings accounts	\$ 99,279,928	\$ 96,533,132
Line of credit	-	-
Accrued interest payable	44,459	44,099
Accrued expenses and other liabilities	<u>630,071</u>	<u>547,781</u>
Total Liabilities	<u>99,954,458</u>	<u>97,125,012</u>
Commitments and Contingent Liabilities	<u>-</u>	<u>-</u>
Members' Equity, Substantially Restricted		
Regular reserves	5,117,118	5,117,118
Undivided earnings	<u>3,564,805</u>	<u>2,741,201</u>
Total Members' Equity	<u>8,681,923</u>	<u>7,858,319</u>
Total Liabilities and Members' Equity	<u>\$ 108,636,381</u>	<u>\$ 104,983,331</u>

STATEMENTS OF INCOME
YEARS ENDED DECEMBER 31, 2019 AND 2018

	<u>2019</u>	<u>2018</u> (as adjusted)
Interest Income		
Interest and fees on loans to members	\$ 3,317,168	\$ 3,159,175
Interest on investments and cash equivalents	<u>871,087</u>	<u>669,387</u>
Total Interest Income	<u>4,188,255</u>	<u>3,828,562</u>
Interest Expense		
Dividends on members' share and savings accounts	<u>570,984</u>	<u>441,510</u>
Total Interest Expense	<u>570,984</u>	<u>441,510</u>
Net Interest Income	3,617,271	3,387,052
Provision for Loan Losses	<u>180,000</u>	<u>120,000</u>
Net Interest Income after Provision for Loan Losses	<u>3,437,271</u>	<u>3,267,052</u>
Non-Interest Income		
Income from fees and charges	876,571	905,778
Other non-interest income	<u>666,107</u>	<u>650,125</u>
Total Non-Interest Income	<u>1,542,678</u>	<u>1,555,903</u>
Non-Interest Expense		
Compensation and benefits	2,161,987	2,061,148
Occupancy	334,235	330,971
American Share Insurance premium	19,431	-
Other non-interest expense	<u>2,243,761</u>	<u>2,251,954</u>
Total Non-Interest Expense	<u>4,759,414</u>	<u>4,644,073</u>
Net Income from Operations	220,535	178,882
Gain on equity securities	<u>603,069</u>	<u>203,687</u>
Net Income	<u>\$ 823,604</u>	<u>\$ 382,569</u>

GREATER CINCINNATI CREDIT UNION, INC.
STATEMENTS OF CHANGES IN MEMBERS' EQUITY
YEARS ENDED DECEMBER 31, 2019 AND 2018

	<u>Regular Reserves</u>	<u>Undivided Earnings</u>	<u>Total</u>
Balances, December 31, 2017 (as adjusted)	\$ 5,117,118	\$ 2,358,632	\$ 7,475,750
Net Income	<u>-</u>	<u>382,569</u>	<u>382,569</u>
Balances, December 31, 2018 (as adjusted)	5,117,118	2,741,201	7,858,319
Net Income	<u>-</u>	<u>823,604</u>	<u>823,604</u>
Balances, December 31, 2019	<u>\$ 5,117,118</u>	<u>\$ 3,564,805</u>	<u>\$ 8,681,923</u>

STATEMENTS OF CASH FLOWS
YEARS ENDED DECEMBER 31, 2019 AND 2018

	<u>2019</u>	<u>2018</u> (as adjusted)
Cash Flows from Operating Activities		
Net income	\$ 823,604	\$ 382,569
Adjustments to reconcile net income to net cash provided by (used in) operating activities		
Depreciation and amortization	223,141	233,621
Provision for loan losses	180,000	120,000
Unrealized gain on equity securities	(603,069)	(203,687)
(Increase) decrease in accrued interest receivable	62,503	9,616
(Increase) decrease in prepaid expenses and other assets	9,464	(89,953)
Increase (decrease) in interest payable	360	12,492
Increase (decrease) in accrued expenses and other liabilities	<u>82,290</u>	<u>(10,480)</u>
Total adjustments	<u>(45,311)</u>	<u>71,609</u>
Net Cash Provided by (Used in) Operating Activities	<u>778,293</u>	<u>454,178</u>
Cash Flows from Investing Activities		
Proceeds from maturing time deposits	6,114,218	3,861,616
Acquisition of time deposits	(8,687,000)	(10,935,583)
Acquisition of premises and equipment	(73,941)	(141,481)
(Increase) decrease in loans to members, net of principal collections	(673,977)	(3,006,392)
(Increase) decrease in American Share Insurance deposit	<u>(80,756)</u>	<u>(58,303)</u>
Net Cash Provided by (Used in) Investing Activities	<u>(3,401,456)</u>	<u>(10,280,143)</u>
Cash Flows from Financing Activities		
Net increase (decrease) in members' share and savings accounts	<u>2,746,796</u>	<u>6,214,476</u>
Net Cash Provided by (Used in) Financing Activities	<u>2,746,796</u>	<u>6,214,476</u>
Net Increase (Decrease) in Cash and Cash Equivalents	123,633	(3,611,489)
Cash and Cash Equivalents, Beginning of Year	<u>5,400,290</u>	<u>9,011,779</u>
Cash and Cash Equivalents, End of Year	<u>\$ 5,523,923</u>	<u>\$ 5,400,290</u>
Supplemental Cash Flow Disclosures		
Cash paid for interest expense	\$ 570,624	\$ 429,018
Increase (decrease) in unrealized gain on equity securities	\$ 603,069	\$ 203,687



GREATER CINCINNATI CREDIT UNION

ESTABLISHED 1935

Silverton Office

7221 Montgomery Road
Cincinnati, Ohio 45236

North College Hill Office

6899 Hamilton Avenue
Cincinnati, Ohio 45224

Westwood Office

3287 Werk Road
Cincinnati, Ohio 45211

Mason Office

7948 Mason Montgomery Road
Mason, Ohio 45040

PAST SECRETARIES

1935 – 1946	Anna Skelton
1947 – 1951	Ilo Feurt
1952	Virginia D. Hollenberg
1953	Robert L. Englert
1954	Jennie Saunders
1955	Lewis M. Harrison
1956 – 1969	Ilo Feurt
1969 – 1978	Jean Frehse
1978 – 1988	Harriet Russell
1988 – Present	Charles Dick

PAST TREASURERS

1935 – 1945	Erich T. Bergman
1945 – 1978	Clyde A. Hall
1978 – 1984	Doris Doudican
1984 – 2004	Leonard Penn
2004 – Present	Elaine Murphy

PAST MANAGERS/CEOS

1945 – 1973	Clyde A. Hall
1973 - 1973	John Wagner
1973 - 1976	Linda Hoog
1976 – 1988	John Kosey
1988 – 2019	Daryl Sawyer
2019 - Present	John Verkley

PAST PRESIDENTS

1935 – 1960	Raymond T. Fell
1961 – 1965	John F. Locke
1966 – 1978	Arthur Chesley
1978	Jean Frehse
1978 – 2000	Clifford Franklin
2000 – Present	Harriet Russell

PAST VICE PRESIDENTS

1935 – 1960	John F. Locke
1961 – 1965	Arthur Chesley
1966 – 1978	Arthur Havlovic
1978	Cora Fitch
1978 – 1988	Wylie Ferguson
1988 – 2000	Harriet Russell
2000 – 2004	Wylie Ferguson
2004 – 2011	Sheila Taylor
2011 – 2019	Judy Meiering
2019 - Present	Phil Kiley

The Credit Union Brings Together The Services You Need For A Better Life.

Eisenzimmer Financial Services, Inc.

Financial Analysis and Budgeting;
Mutual Funds, Brokerage Services
Telephone: (513) 984-9111
www.eisenzimmerfinancial.com

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Complete Tax Preparation Services
Telephone: (513) 245-0300
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Ritter & Randolph, LLC

Attorneys at Law
Telephone: (513) 381-5700
www.ritterandrancholp.com

John J. & Thomas R. Schiff Insurance Agency

Auto, Home, Personal Liability and Life Insurance
as well as Long Term Care and Annuities
Telephone: (513) 870-2580

Trinity Debt Management

Debt Management
Telephone: 1-800-758-3844
www.trinitycredit.org

Arrangements can be made to meet with
the Financial Center representatives at their
offices or at any Credit Union branch office.
Representatives can be reached at their offices.