

86th Annual Meeting

March 23, 2021
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

86th Annual Meeting Agenda

Business Meeting

1. Call to Order. Harriet Russell, President
2. Pledge of Allegiance Joyce Hooks, Vice President
3. Roll Call of Directors. Charles Dick, Secretary
Determination of Quorum
4. Minutes of 85th Annual Meeting (Written)
5. Reports (Written):
President's Report of the 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 Joyce Hooks
Oath of Office Harriet Russell
8. Adjournment

BOARD OF DIRECTORS

Harriet Russell
President

Charles Dick
Secretary

Ken Mason
Director

Joyce Hooks
Vice President

Ceair Baggett
Director

Judy Meiering
Director

Elaine Murphy
Treasurer

Wanda Jones
Director

Anne Pinnau
Director

EX-OFFICIO MEMBERS

Garnet Ingram
Ex-Officio

Brad Smith
Ex-Officio

Josh Adams
Ex-Officio

Board Members Emeritus

Ruth Clephane

Sam Grace

Leonard Penn

MINUTES

Page 1

GREATER CINCINNATI CREDIT UNION, INC.

85th Annual Special Meeting – May 5, 2020 (delayed due to Corona Virus)

Silverton Credit Union Office

President Harriet Russell called the meeting to order at 5:00 P.M. and declared a quorum to be present as members were in attendance.

Charles Dick, Secretary, called the roll of the Directors, Members Emeritus and Ex-officio Committee. The roll call indicated that nine directors, one director emeriti, and two of the ex-officio committee were present. 35 members in total were present.

Harriet Russell presented the written 84th Annual Meeting minutes. It was duly moved and seconded to approve the minutes. Motion carried.

Harriet Russell presented the written 2019 Report of the Directors.

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.

The written Loan Officer's Credit and Lending Report by Chief Lending Officer Dan Conroy was presented. A motion to approve the Credit and Lending Report 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.

As chairperson of the Nominating Committee, Wanda Jones presented the report of Mr. Tim Burke, Esquire Attorney at Law of Manley Burke, supervisor of the election. Mr. Burke reported that there were four candidates receiving votes as follows: Joyce Hooks 525 Charles Dick 471 Judy Meiering 510 and Joseph Porter 260. 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 Joyce Hooks, Charles Dick and Judy Meiering reelected. President Russell then administered the Oath of Office, required by Ohio law, to those elected.

Meeting Adjourned at 5:20 P.M.

Respectfully Submitted,

Charles T. Dick, Secretary

Harriet Russell, President

GREATER CINCINNATI CREDIT UNION 2020 REPORT OF THE DIRECTORS

As stated in past meetings, 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.

Though not celebrated as we had hoped, our 85th anniversary came and went during a pandemic that challenged all of us in different ways. Through it all, our Credit Union stayed strong for our members and true to our mission. As we meet today, celebrating our 86th anniversary, I can proudly state that we are still accomplishing our purpose.

2020 was a year of changes, and the Credit Union was no exception. Though we tout our experience and longevity, we are not immune to change and must adapt. Closing the lobbies for over three months was something we did not plan for, but it became necessary. Phil Kiley moving from Vice President of our Board of Directors to CEO was a big change we are happy to announce, and we are excited about all his experience brings to us. The seasoned staff and leadership have worked hard to ensure the Credit Union excels for its members.

We are a family. 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 trusting the Credit Union over the rest. I am extremely proud of the current state of the Credit Union and the products and services we offer to our members to ensure their continued financial success.

As we continue through this pandemic, let us look forward to the bright future of Greater Cincinnati Credit Union, and rest assured we are in good hands. I have never been prouder to be your President and to be a part of this family. Thank you.

Harriet A. Russell
Board President

GREATER CINCINNATI CREDIT UNION 2020 TREASURER'S REPORT

Even after a pandemic that touched all facets of our lives, including our economy and our Credit Union, I am happy to report that Greater Cincinnati Credit Union delivered strong financial results in 2020. We recorded a net income of \$177,074. The Credit Union saw an increase in deposits of 15.74%, a total increase of over \$15,800,000, which increased total assets to over \$124,000,000.

Last year, I reported that economic downturns are difficult to predict. The downturn of 2020 was nearly impossible to predict, but our years of prudent management helped us persevere. We continued to make quality loans in 2020, and we were able to increase the loans granted to members to over \$19,000,000. Our investment approach of purchasing corporate CDs from other insured financial institutions to reduce the impact of the, now realized, lower rate environment, has us positioned well. Our investments increased in 2020 by \$4,200,000 for a total CD investment portfolio of over \$37,900,000.

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 days 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 2021, we will continue emphasizing loan growth, and we are committed to providing the best service possible to every member of Greater Cincinnati Credit Union.

Elaine Murphy
Treasurer

GREATER CINCINNATI CREDIT UNION 2020 CREDIT AND LENDING OPERATIONS REPORT

For the operating year 2020, the Credit Union processed 1,587 loan applications, including Visa Credit Cards and approved 953 or 60%. The total dollars disbursed for all loans was \$19,018,686.

Included in the total loans disbursed are the following:

- 59 First Mortgage Loans totaling \$8,973,123.
- 24 Home Equity Loans/Line of Credits totaling \$278,782.
- 154 Indirect RV Loans from our local dealerships totaling \$4,066,505.
- 206 Direct Member Auto & RV Loans totaling \$4,264,565.
- The remaining \$1,435,711 was comprised of personal loans and Visa Credit Cards.

Members borrowing overall in 2020 increased by \$4,975,057 or 35.4%. The high volume of Mortgage loan closings in 2020 was a major contributor to the increase. The loan approval rate of 60% was an increase of 3% from the previous year 2019.

Losses resulting from delinquencies, bankruptcies and deceased member accounts decreased by 37% in 2020. The Board of Directors approved the charge off of \$172,427 of loans in 2020. These results can be attributed to quality loan underwriting and excellent collection efforts by our Credit Union staff. Once again, this represents one of the lowest annual losses in the past 10 years. The Credit Union also recovered \$26,059 of previously charged off loans in 2020.

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 2020 SECURITY OFFICE REPORT

Covid-19 caused disruption to many GCCU operations. Lobby closures caused employee furloughs and service by drive-through or appointment only. New frauds and scams arose across the USA based upon Covid cures, Covid loans, counterfeit checks, and other such schemes.

Drive through transactions are more prone to in-person fraud than lobby operations. Identification of patrons at drive throughs is more difficult. GCCU employees were reminded to confirm the identity of the person they were serving by accepting only approved identification cards, using the drive through cameras, and asking questions to confirm a member's identity. There were no known losses at our drive throughs due to fraudulent identification.

When restrictions relaxed, GCCU began to allow members to wear masks in GCCU lobbies. Masked patrons in a financial institution created security concerns. These concerns were alleviated in part by requiring everyone who entered to briefly remove their mask so their face could be seen by security cameras. GCCU employees were assigned as greeters at entry doors to ask people to comply. This system proved successful.

Traditionally, GCCU has in-service training twice a year covering the Robbery Response Plan and other security topics. The spring training was eliminated due to social distancing restrictions and employee furloughs. The autumn training was delivered via the Microsoft Teams platform, with employees viewing the training from their workstations via computer. Among the topics covered were the nationally growing trend of checks being stolen from US mailboxes, being chemically "washed," forged, then cashed. GCCU had three cases of this kind of theft in 2020 with no significant losses.

In 2019, theft of Visa card reward points emerged as a new crime. In one of three cases that year, a suspect was identified. The information was given to the police who investigated and signed a warrant for the suspect in 2020. That case went to trial in January 2021. Unfortunately, the judge dropped the charge as the elderly witness did not appear in court.

Though operating well and maintained in good condition, GCCU's security surveillance system was nearing its end of life by the end of 2020. Partnering with GCCU's IT department and commercial vendors, Security assisted in designing an updated and upgraded system. That system was installed in January and February 2021 with significant improvements for GCCU employees and members.

In 2020, GCCU Security initiated fourteen formal investigations. Eleven of those cases have been closed by police or GCCU. Three are actively under investigation by the US Postal Services' Postal Inspectors.

Throughout the year, GCCU Security performed many informal investigations. 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.

Alan March
Security Officer

GREATER CINCINNATI CREDIT UNION 2020 AUDIT REPORT

“Weathering the Storm of 2020”

Last year was a year to remember, as many may never forget. We as a country faced multiple life changing events such as the pandemic taking center stage along with an election year, which gave us plenty to be pre-occupied with. At the end of the day, you have a Credit Union that you have entrusted to use prudent oversight to manage your funds and offer quality services. Despite the above-mentioned challenges, the Greater Cincinnati Credit Union continued to provide quality service along with consistent growth.

Ex-officio directors are appointed members of the Board that serve as liaisons with our outside CPA firm, Whitmer and Company; the Ohio Department of Commerce; and our insurer, American Share Insurance (ASI). We review and report their audit findings to board members throughout the year to ensure that your Credit Union is being operated by management in a safe and sound manner.

Ex-officio directors participate in regularly scheduled board meetings, serve on various committees throughout the year, and observe the overall governance of your Credit Union. Your board members are comprised of a wide variety of diverse professionals with experiences, knowledge, and commitment to ensure proper oversight. Ex-officio directors also participate in formal training and development programs, along with Management and Board members, to expand our knowledge and keep us abreast of any changes with policies, procedures, and regulations.

Throughout the year, auditors perform thorough, formal audits, but also perform periodic, unannounced cash audits at branches. The audits and random counts ensure that every dollar and penny is accounted for and balanced against reported records. All actions and findings are documented and submitted at regular Board Meetings. Once again, we are pleased to report that there were no significant findings of errors or omissions, and the 2020 financials reported are accurately stated.

Thank you for your confidence as we remain vigilant with continued oversight.

Garnet Ingram (Chair), Brad Smith, Josh Adams
Ex-Officio Board Members

Whitmer

& Company CPAs, LLP

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INDEPENDENT AUDITOR'S REPORT

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

Opinion

We have audited the accompanying financial statements of Greater Cincinnati Credit Union, Inc., which comprise the statements of financial condition as of December 31, 2020 and 2019, and the related statements of income, changes in members' equity and cash flows for the years then ended, and the related notes to the financial statements.

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, 2020 and 2019, and the results of its operations and its cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Greater Cincinnati Credit Union, Inc. and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for 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.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Greater Cincinnati Credit Union Inc.'s ability to continue as a going concern within one year after the date that the financial statements are available to be issued.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements, including omissions, are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with generally accepted auditing standards, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of the internal control relevant to the audit 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 Greater Cincinnati Credit Union Inc.'s internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about Greater Cincinnati Credit Union Inc.'s ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control related matters that we identified during the audit.

GREATER CINCINNATI CREDIT UNION, INC.
STATEMENTS OF FINANCIAL CONDITION
DECEMBER 31, 2020 AND 2019

ASSETS

	<u>2020</u>	<u>2019</u>
Assets		
Cash and cash equivalents	\$ 23,192,295	\$ 5,523,923
Deposits at a corporate credit union	733,291	733,291
Time deposits	29,035,000	33,706,934
Equity securities available-for-sale	2,447,770	2,102,757
Loans to members, net of allowance for loan losses	63,941,620	61,249,450
Other loans in process of liquidation	29,723	9,295
Accrued interest receivable	305,822	346,634
Premises and equipment	2,767,658	2,918,645
Prepaid expenses and other assets	746,886	790,850
American Share Insurance deposit	<u>1,290,430</u>	<u>1,254,602</u>
Total Assets	<u><u>\$ 124,490,495</u></u>	<u><u>\$ 108,636,381</u></u>

LIABILITIES AND MEMBERS' EQUITY

Liabilities		
Members' share and savings accounts	\$ 114,601,637	\$ 99,279,928
Line of credit	-	-
Accrued interest payable	36,956	44,459
Accrued expenses and other liabilities	<u>647,892</u>	<u>630,071</u>
Total Liabilities	<u>115,286,485</u>	<u>99,954,458</u>
Commitments and Contingent Liabilities	<u>-</u>	<u>-</u>
Members' Equity, Substantially Restricted		
Regular reserves	5,117,118	5,117,118
Undivided earnings	<u>4,086,892</u>	<u>3,564,805</u>
Total Members' Equity	<u>9,204,010</u>	<u>8,681,923</u>
Total Liabilities and Members' Equity	<u><u>\$ 124,490,495</u></u>	<u><u>\$ 108,636,381</u></u>

STATEMENTS OF INCOME
YEARS ENDED DECEMBER 31, 2020 AND 2019

	<u>2020</u>	<u>2019</u>
Interest Income		
Interest and fees on loans to members	\$ 3,214,712	\$ 3,317,168
Interest on investments and cash equivalents	<u>827,466</u>	<u>871,087</u>
Total Interest Income	<u>4,042,178</u>	<u>4,188,255</u>
Interest Expense		
Dividends on members' share and savings accounts	<u>487,168</u>	<u>570,984</u>
Total Interest Expense	<u>487,168</u>	<u>570,984</u>
Net Interest Income	3,555,010	3,617,271
Provision for Loan Losses	<u>150,000</u>	<u>180,000</u>
Net Interest Income after Provision for Loan Losses	<u>3,405,010</u>	<u>3,437,271</u>
Non-Interest Income		
Income from fees and charges	703,468	876,571
Other non-interest income	<u>654,977</u>	<u>666,107</u>
Total Non-Interest Income	<u>1,358,445</u>	<u>1,542,678</u>
Non-Interest Expense		
Compensation and benefits	2,197,816	2,161,987
Occupancy	304,622	334,235
American Share Insurance premium	18,000	19,431
Other non-interest expense	<u>2,065,943</u>	<u>2,243,761</u>
Total Non-Interest Expense	<u>4,586,381</u>	<u>4,759,414</u>
Net Income from Operations	177,074	220,535
Gain on equity securities	<u>345,013</u>	<u>603,069</u>
Net Income	<u><u>\$ 522,087</u></u>	<u><u>\$ 823,604</u></u>

GREATER CINCINNATI CREDIT UNION, INC.
STATEMENTS OF CHANGES IN MEMBERS' EQUITY
YEARS ENDED DECEMBER 31, 2020 AND 2019

	<u>Regular Reserves</u>	<u>Undivided Earnings</u>	<u>Total</u>
Balances, December 31, 2018	\$ 5,117,118	\$ 2,741,201	\$ 7,858,319
Net Income	-	823,604	823,604
Balances, December 31, 2019	5,117,118	3,564,805	8,681,923
Net Income	-	522,087	522,087
Balances, December 31, 2020	<u>\$ 5,117,118</u>	<u>\$ 4,086,892</u>	<u>\$ 9,204,010</u>

STATEMENTS OF CASH FLOWS
YEARS ENDED DECEMBER 31, 2020 AND 2019

	<u>2020</u>	<u>2019</u>
Cash Flows from Operating Activities		
Net income	\$ 522,087	\$ 823,604
Adjustments to reconcile net income to net cash provided by (used in) operating activities		
Depreciation and amortization	186,971	223,141
Provision for loan losses	150,000	180,000
Unrealized gain on equity securities	(345,013)	(603,069)
(Increase) decrease in accrued interest receivable	40,812	62,503
(Increase) decrease in prepaid expenses and other assets	43,964	9,464
Increase (decrease) in interest payable	(7,503)	360
Increase (decrease) in accrued expenses and other liabilities	17,821	82,290
Total adjustments	87,052	(45,311)
Net Cash Provided by (Used in) Operating Activities	609,139	778,293
Cash Flows from Investing Activities		
Proceeds from maturing time deposits	8,401,934	6,114,218
Acquisition of time deposits	(3,730,000)	(8,687,000)
Acquisition of premises and equipment	(35,984)	(73,941)
(Increase) decrease in loans to members, net of principal collections	(2,862,598)	(673,977)
(Increase) decrease in American Share Insurance deposit	(35,828)	(80,756)
Net Cash Provided by (Used in) Investing Activities	1,737,524	(3,401,456)
Cash Flows from Financing Activities		
Net increase (decrease) in members' share and savings accounts	15,321,709	2,746,796
Net Cash Provided by (Used in) Financing Activities	15,321,709	2,746,796
Net Increase (Decrease) in Cash and Cash Equivalents	17,668,372	123,633
Cash and Cash Equivalents, Beginning of Year	5,523,923	5,400,290
Cash and Cash Equivalents, End of Year	<u>\$ 23,192,295</u>	<u>\$ 5,523,923</u>
Supplemental Cash Flow Disclosures		
Cash paid for interest expense	\$ 494,671	\$ 570,624
Increase (decrease) in unrealized gain on equity securities	\$ 345,013	\$ 603,069



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 – 2020	John Verkley
2020 – Present	Phil Kiley

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 – 2020	Phil Kiley
2020 – Present	Joyce Hooks

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

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John J. & Thomas R. Schiff Insurance Agency

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as well as Long Term Care and Annuities
Telephone: (513) 870-2580

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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.