

# 88th Annual Meeting

March 21, 2023  
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.





# GREATER CINCINNATI CREDIT UNION

ESTABLISHED 1935

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

## 88<sup>th</sup> 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 87<sup>th</sup> 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 . . . . . Wanda Jones  
Oath of Office . . . . . Wanda Jones
8. Adjournment

#### BOARD OF DIRECTORS

Harriet Russell President	Charles Dick Secretary	Ken Mason Director
Joyce Hooks Vice President	Cear Baggett Director	Judy Meiering Director
Elaine Murphy Treasurer	Wanda Jones Director	Anne Pinnau Director

#### EX-OFFICIO DIRECTORS

Garnet Ingram Ex-Officio
Brad Smith Ex-Officio
Josh Adams Ex-Officio

#### EMERITUS DIRECTORS

Ruth Clephane - Sam Grace

President Harriet Russell called the meeting to order at 5:01 P.M. and declared a quorum to be present as members were in attendance.

Vice President Hooks lead the group in the Pledge of Allegiance.

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

Harriet Russell presented the written 86th Annual Meeting minutes. It was duly moved and seconded to approve the minutes. Motion carried.

The Report of the Directors was previously printed in the agenda.  
A motion to approve the written Report of the Directors was duly moved and seconded. Motion carried.

The Treasurer's Financial Report was previously printed in the agenda.  
A motion to approve the written Treasurer's Report was duly moved and seconded. Motion carried.

The written Loan Officer's Credit Report was previously printed in the agenda.  
A motion to approve the written Loan Officer's Credit Report was duly moved and seconded. Motion carried.

The written Security Officers Report was previously printed in the agenda.  
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 Garnet Ingram, Ex-Officio Chairperson 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 written report of Mr. Tim Burke, Esquire Attorney At Law of Manley Burke, supervisor of the election. Mr. Burke reported that there were only three self-nominations submitted for three positions, so no election was necessary. 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 Ken Mason reelected. Wanda Jones then administered the Oath of Office, required by Ohio law, to those elected.

Meeting Adjourned at 5:18 P.M.

Respectfully Submitted,

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Charles T. Dick, Secretary

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Harriet Russell, President

## **GREATER CINCINNATI CREDIT UNION 2022 REPORT OF THE DIRECTORS**

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The purpose of Greater Cincinnati Credit Union 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.

Through all the challenges of recent years, our Credit Union stayed strong for our members and true to our mission. As we meet today, for our Annual Meeting and our 88<sup>th</sup> anniversary, I can proudly state that we are still serving our purpose.

The seasoned staff and leadership have worked hard to ensure the Credit Union prospers for its members. In 2022, we saw instances of relief from the previous years of slow growth, and we are finally seeing some more common, pre-pandemic stability. Of course, we still had to persevere through a tough environment last year, but we see opportunities to take better care of our members and employees going forward.

Without you, the loyal and dedicated member, our achievement of success would never have been possible. The financial industry offers many financial service options to the consumer. Our appreciation cannot be expressed enough for our members trusting the Credit Union over other financial institutions. I am extremely proud of the current state of the Credit Union, the products and services we offer to our members to ensure their continued financial success, and our commitment to combatting fraud in an ever-evolving environment.

Let us look forward to the trusted future of Greater Cincinnati Credit Union, and rest assured we are in good hands. Thank you.

**Harriet A. Russell**  
**Board President**

## **GREATER CINCINNATI CREDIT UNION 2022 TREASURER'S REPORT**

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As we continue to move forward in all facets of our lives, including in our economy and in our Credit Union, I am happy to report that Greater Cincinnati Credit Union delivered strong financial results in 2022. We recorded a net income of nearly \$926 thousand, a 313% increase over the previous year. The Credit Union saw healthy deposits of nearly \$121 million and assets of almost \$132 million.

We are being optimistic, but cautious as always, with your money. Our years of prudent management help us persevere through tougher times. We continued making quality loans in 2022 resulting in significantly less loan defaults when compared to others in our industry. Our investment approach of purchasing corporate CDs from other insured financial institutions to reduce the impact of the lower rate environment, positioned us well. We maintained our healthy investments for a total investment portfolio of nearly \$29 million.

As technology is always changing, we continue to be vigilant with our security and we have continued to update our technology infrastructure. Our main priority is to protect our members data while allowing them to always have access to their accounts through our home banking products.

Our management and staff work daily to identify and share fraud trends to members in person, online, and in your statements. Please continue to be vigilant on your own behalf as well, as many new and old fraud tactics and attempts come from outside of our monitoring limits. You know your patterns and numbers best and you are your best protector.

Our continued improvement as an organization is due to the hard work and dedication of our management team and staff. In 2023, we will continue emphasizing investment opportunities, 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 2022 CREDIT AND LENDING OPERATIONS REPORT**

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For the operating year 2022, the Credit Union processed 1,230 loan applications, including Visa Credit Cards, and approved 707 or 57%. The total dollars disbursed for all loans was \$9,769,806.

Included in the total loans disbursed are the following:

- 12 First Mortgage Loans totaling \$2,002,090.
- 25 Home Equity Loans/Line of Credits totaling \$882,978.
- 58 Indirect RV Loans from our local dealerships totaling \$1,848,051.
- 147 Direct Member Auto, Motorcycle & RV Loans totaling \$3,621,455.
- The remaining \$1,415,232 was comprised of personal loans and Visa Credit Cards.

Members borrowing overall in 2022 decreased by \$4,575,612 or 31.9%. There were fewer First Mortgage closings and Indirect RV Loans in 2022. The slowing housing market, surging interest rates and inflation were major contributors to the decrease. The loan approval rate of 57% was the same as the previous year 2021.

Losses resulting from delinquencies, bankruptcies and deceased member accounts decreased by 52% in 2022. The Board of Directors approved the charge-off of \$49,828 in loans in 2022. 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 \$28,705 of previously charged off loans in 2022.

**WE HAVE COMPETITIVE INTEREST RATES!**

**APPLY FOR A LOAN TODAY!**

Stop by one of our four locations and complete a loan application or visit our website at [WWW.GCCU.ORG](http://WWW.GCCU.ORG) and apply online. If you need more information, please call 513-559-1234 Ext 1111, and speak with one of our loan representatives.

**Patty Deidesheimer  
Director of Lending**

## **Greater Cincinnati Credit Union 2022 Security Office Annual Report**

The year 2022 was a busy one for GCCU's Security Office. In addition to formal, documented investigations, the Security Office performed dozens of less formal investigations at the request of employees, law enforcement, members, or on its own initiative.

Each formal investigation is given a case number which allows identification and coordination of related documents, including an Investigation Report. Generally, a case number is assigned when there is a large loss (or potential loss) or more than several hours of work is committed to the investigation. Video requests from law enforcement may be related to auto accidents, burglaries, or even homicides. Law firms and insurance companies also seek video. In those instances, the Security Office will review and analyze the content. An assessment of that content is given to the requester when directed by a subpoena.

In one notable 2022 case, a long-time member asked GCCU to wire nearly \$50,000 to an out of state account. GCCU employees informed the member that they believed the member was a fraud victim. Even then, the member didn't recognize the fraud risk. GCCU Security contacted a relative of the member, and later that day, the member and relative visited our Silverton branch. After discussions with GCCU staff, the member understood the potential fraud and was convinced and recognized the scam. The member and member's family were grateful to GCCU's employees for their alertness and caring persistence.

Disorder related to a liquor establishment across the street from GCCU's Westwood branch had been growing for years. Litter was common in the parking lot in the mornings. Bar patrons used the parking lots to eat, drink, party, and engage in other activities. It came to a head in October when shots were fired, and police responded. The police found two vehicles damaged, as well as the fence in the rear of the GCCU branch. The branch manager had laid the groundwork for a solution with a towing company and the police. That was enacted and since then, the grounds of the Westwood branch has been much quieter, though litter continues on occasion.

In order to reduce losses due to fraud and other crimes, GCCU has provided training for its employees throughout the year. The Technology Department provides online training sessions regarding email threats and related online threats. GCCU Security provides two training sessions each year. A crucial element of those classes is refresher training about preventing and responding to robberies.

GCCU's Security Office 2022 by the numbers:

- Issued 17 email alerts to GCCU staff concerning crime trends and security issues.
- Researched the backgrounds of 29 applicants seeking employment with GCCU.
- The formal in-person classes included audio and video recordings of actual GCCU situations making the lessons real and easier to relate to.

**Alan March**  
**Security Consultant**

## **GREATER CINCINNATI CREDIT UNION 2022 AUDIT REPORT**

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### **“Strength of a Nation”**

As you may probably already know, there is lots of uncertainty with our countries current economic status. It has affected our families, employment status, spending, savings and financial status. But at the end of the day, you have a credit union that you have entrusted to use prudent oversight to manage your funds. Despite the above-mentioned challenges the Greater Cincinnati Credit Union continued to provide quality service along with honoring the goal to do what is best for the member and remain in regulatory compliance.

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

As an Ex-Officio, we participate in regularly scheduled Board Meetings and serve on various committees throughout the year. While in attendance for these meetings we not only observe the overall governance of your credit union but report certain findings to ensure your money is safe. Your Board members are comprised of a wide variety of diverse professionals with experience, knowledge and commitment to ensure proper oversight. Ex-Officos also participate in formal training and development programs. With Management and Board members our goal is to expand our knowledge and keep abreast of any policies, procedures, and regulatory changes.

Whitmer and Company continues to provide oversight through unannounced cash audits at branches to make sure we have proper processes in place, to again, keep your money safe. There are also a variety of audits throughout the year and annually to provide us with oversight and the guidance to keep GCCU in regulatory compliance. These processes ensure that every dollar and penny is accounted for and balanced against paper records. These formal audits are then reviewed, documented and submitted at regular Board Meetings.

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

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



# Whitmer

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## & 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.

#### **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, 2022 and 2021, 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, 2022 and 2021, 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.

*Whitmer & Company CPAs, LLP*  
Whitmer & Company CPAs, LLP  
Cincinnati, Ohio

March 21, 2023

**GREATER CINCINNATI CREDIT UNION, INC.**  
**STATEMENTS OF FINANCIAL CONDITION**  
**DECEMBER 31, 2022 AND 2021**

**ASSETS**

	<u>2022</u>	<u>2021</u>
Assets		
Cash and cash equivalents	\$ 44,933,491	\$ 40,345,396
Deposits at a corporate credit union	733,291	733,291
Time deposits	14,843,000	19,607,000
Debt securities held-to-maturity	6,000,000	6,000,000
Equity securities available-for-sale	2,291,051	2,425,053
Loans to members, net of allowance for loan losses	57,859,932	60,814,011
Other loans in process of liquidation	-	4,979
Accrued interest receivable	255,168	269,477
Premises and equipment	2,527,556	2,655,241
Operating Lease Right-of-Use Asset	125,471	-
Prepaid expenses and other assets	689,653	743,617
American Share Insurance deposit	<u>1,626,801</u>	<u>1,489,902</u>
Total Assets	<u>\$ 131,885,414</u>	<u>\$ 135,087,967</u>

**LIABILITIES AND MEMBERS' EQUITY**

Liabilities		
Members' share and savings accounts	\$ 120,969,168	\$ 125,149,811
Line of credit	-	-
Accrued interest payable	25,917	32,130
Operating lease liability	126,819	-
Accrued expenses and other liabilities	<u>542,357</u>	<u>477,442</u>
Total Liabilities	<u>121,664,261</u>	<u>125,659,383</u>
Commitments and Contingent Liabilities	<u>-</u>	<u>-</u>
Members' Equity, Substantially Restricted		
Regular reserves	5,117,118	5,117,118
Undivided earnings	<u>5,104,035</u>	<u>4,311,466</u>
Total Members' Equity	<u>10,221,153</u>	<u>9,428,584</u>
Total Liabilities and Members' Equity	<u>\$ 131,885,414</u>	<u>\$ 135,087,967</u>

**STATEMENTS OF INCOME**  
**YEARS ENDED DECEMBER 31, 2022 AND 2021**

	<u>2022</u>	<u>2021</u>
Interest Income		
Interest and fees on loans to members	\$ 2,823,763	\$ 3,047,870
Interest on investments and cash equivalents	<u>1,270,791</u>	<u>634,263</u>
Total Interest Income	<u>4,094,554</u>	<u>3,682,133</u>
Interest Expense		
Dividends on members' share and savings accounts	<u>351,633</u>	<u>407,512</u>
Total Interest Expense	<u>351,633</u>	<u>407,512</u>
Net Interest Income	3,742,921	3,274,621
Provision for Loan Losses	<u>(34,566)</u>	<u>(74,057)</u>
Net Interest Income after Provision for Loan Losses	<u>3,777,487</u>	<u>3,348,678</u>
Non-Interest Income		
Income from fees and charges	955,745	735,599
Interchange income, net	458,302	494,816
Other non-interest income	<u>61,596</u>	<u>109,172</u>
Total Non-Interest Income	<u>1,475,643</u>	<u>1,339,587</u>
Non-Interest Expense		
Compensation and benefits	1,866,244	2,127,045
Occupancy	346,960	310,253
American Share Insurance premium	48,250	23,000
Other non-interest expense	<u>2,065,105</u>	<u>1,980,676</u>
Total Non-Interest Expense	<u>4,326,559</u>	<u>4,440,974</u>
Net Income from Operations	926,571	247,291
Gain (loss) on equity securities	<u>(134,002)</u>	<u>(22,717)</u>
Net Income	<u>\$ 792,569</u>	<u>\$ 224,574</u>

**GREATER CINCINNATI CREDIT UNION, INC.**  
**STATEMENTS OF CHANGES IN MEMBERS' EQUITY**  
**YEARS ENDED DECEMBER 31, 2022 AND 2021**

	<u>Regular Reserves</u>	<u>Undivided Earnings</u>	<u>Total</u>
Balances, December 31, 2020	\$ 5,117,118	\$ 4,086,892	\$ 9,204,010
Net Income	-	224,574	224,574
Balances, December 31, 2021	5,117,118	4,311,466	9,428,584
Net Income	-	792,569	792,569
Balances, December 31, 2022	<u>\$ 5,117,118</u>	<u>\$ 5,104,035</u>	<u>\$ 10,221,153</u>

**STATEMENTS OF CASH FLOWS**  
**YEARS ENDED DECEMBER 31, 2022 AND 2021**

	<u>2022</u>	<u>2021</u>
Cash Flows from Operating Activities		
Net income	\$ 792,569	\$ 224,574
Adjustments to reconcile net income to net cash provided by (used in) operating activities		
Depreciation and amortization	160,126	166,246
Provision for loan losses	(34,566)	(74,057)
Unrealized (gain) loss on equity securities	134,002	22,717
(Increase) decrease in accrued interest receivable	14,309	36,345
(Increase) decrease in operating lease right-of-use asset	(125,471)	-
(Increase) decrease in prepaid expenses and other assets	53,964	3,269
Increase (decrease) in accrued interest payable	(6,213)	(4,826)
Increase (decrease) in operating lease liability	126,819	-
Increase (decrease) in accrued expenses and other liabilities	64,915	(170,450)
Total adjustments	387,885	(20,756)
Net Cash Provided by (Used in) Operating Activities	1,180,454	203,818
Cash Flows from Investing Activities		
Proceeds from maturing time deposits	9,429,000	9,677,000
Acquisition of time deposits	(4,665,000)	(249,000)
Acquisition of debt securities held-to-maturity	-	(6,000,000)
Acquisition of premises and equipment	(32,441)	(53,829)
(Increase) decrease in loans to members, net of principal collections	2,993,624	3,226,410
(Increase) decrease in American Share Insurance deposit	(136,899)	(199,472)
Net Cash Provided by (Used in) Investing Activities	7,588,284	6,401,109
Cash Flows from Financing Activities		
Net increase (decrease) in members' share and savings accounts	(4,180,643)	10,548,174
Net Cash Provided by (Used in) Financing Activities	(4,180,643)	10,548,174
Net Increase (Decrease) in Cash and Cash Equivalents	4,588,095	17,153,101
Cash and Cash Equivalents, Beginning of Year	40,345,396	23,192,295
Cash and Cash Equivalents, End of Year	<u>\$ 44,933,491</u>	<u>\$ 40,345,396</u>
Supplemental Cash Flow Disclosures		
Cash paid for interest	\$ 357,846	\$ 412,338
Increase (decrease) in unrealized gain on equity securities	\$ (134,002)	\$ (22,717)



# GREATER CINCINNATI CREDIT UNION

ESTABLISHED 1935

## Silverton Office

7221 Montgomery Road  
Cincinnati, Ohio 45236

## Mason Office

7948 Mason Montgomery Road  
Mason, Ohio 45040

## North College Hill Office

6899 Hamilton Avenue  
Cincinnati, Ohio 45224

## Westwood Office

3287 Werk Road  
Cincinnati, Ohio 45211

### 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.**

### **Eisenzimmer Financial Services, Inc.**

Financial Analysis and Budgeting;  
Mutual Funds, Brokerage Services  
Telephone: (513) 984-9111  
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Attorneys at Law  
Telephone: (513) 381-5700  
[www.ritterandrancholph.com](http://www.ritterandrancholph.com)

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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](http://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.