CHILDREN'S MEDICAL CENTER FEDERAL CREDIT UNION

3333 Burnet Ave * Cincinnati, OH 45229 (513) 636-4470 * FAX (513) 636-8208

January 2013

NOTES OF INTEREST

CREDIT UNION HOURS

Mon, Tues, Thurs & Fri 7:15 AM – 4:00 PM Wed 1:00 PM – 4 PM

For Your Information

CHRISTMAS CLUB ACCOUNTS

The Credit Union will be opening Christmas Club accounts through January 11, 2013. Participation in a Christmas Club account is an excellent way to plan for next year's gift buying season. Current Christmas Club account holders who want to continue the same payroll deduction for 2013 do not need to notify the Credit Union. The deduction will automatically continue unless a change is made. Christmas Club accounts for 2013 will be automatically transferred to your credit union savings account on October 1, 2013.

MOBILE BANKING and MOBILE DEPOSIT COMING SOON!

During the first quarter of 2013 the credit union will be offering Mobile Banking with Mobile Check Deposit. Mobile Banking lets you access your account at any time, check balances, pay bills, transfer funds, even deposit checks from your smartphone. Please check our website: www.cmcfcu.org for future updates.

Your Savings At The Credit Union Are Federally Insured To \$250,000.00

NOTICE OF ANNUAL MEETING

The Annual Meeting of the membership of Children's Medical Center Federal Credit Union will be Friday February 15, 2013 at 2:00 PM in Sabin Education Center. 2nd Floor.

We would like to encourage all credit union members to participate in the election of the Board of Directors. This year we must elect 5 (five) board members. On the back of this newsletter are the biographical sketches of the candidates.

A completed ballot may be submitted in one of the following ways:

- 1) Returned to the office, E Bldg 5-112, by 11:00 AM on February 15, 2013.
- 2) As a signed absentee ballot submitted by mail or e-mail. Please sign it so that your vote will be counted.
- 3) Before 2:00 PM at the Annual Meeting of the credit union in the Sabin Education Center, 2nd Floor.

You must register your ballot by signing a shareholders list at the time you cast your vote, (whether cast at or before the Annual Meeting).

After a short business meeting, the results of the election of the Board of Directors will be announced and the drawing for prizes will be held.

All members, 18 years of age and over who vote, will be entered in the drawing.

KIDNEY CARS PROGRAM PUTS THE GOOD IN GOODBYE

It is time to say goodbye to your old vehicle. Ease your separation anxiety by donating your unwanted vehicle to a program that will help save lives and possibly make you eligible for a tax deduction. Through the National Kidney Foundation of Ohio, Kidney Cars Program, area residents can make one simple phone call and have their car, truck, van, motorcycle, boat, trailer or RV driven or towed away free of charge. This may qualify for a federal income tax deduction of the vehicle's fair market value. Vehicles can be running or in non-running condition, and must have an accompanying title. Contributed vehicles will be either resold or recycled with the net proceeds benefiting the NKF's programs in patient services, medical research, public and professional education and organ donation awareness. The Kidney Cars Program is a continuous campaign helping Ohio residents and associations clean up neighborhoods by recycling unwanted vehicles and eliminating environmental hazards. Those interested in donating an unwanted motor vehicle or getting more information on the Kidney Cars Program can call the National Kidney Foundation at 1-800-488-CARS.

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Daniel Brummett

Daniel is the Tax Compliance Officer for Cincinnati Children's, a title that he has held since joining Cincinnati Children's in August 2008. In his role, Daniel is responsible for the tax reporting function at Cincinnati Children's including preparation and filing of all federal, state and local income and informational tax returns. Daniel also provides detailed technical assistance to the Accounting, Finance, Legal, HR and Information Services Department and is responsible for the Accounting and Finance policies and documents located procedures Centerlink. Daniel became a CPA in 2000 and is licensed in both Kentucky and Ohio. He is a member of the American Institute of Certified Public Accountants. Daniel is currently a board member and past treasurer of the Brighton Center in Newport, KY and is currently treasurer for the Northern Kentucky Football Officials Association in Independence, KY.

Sharon Harley

"I have been a fellow credit union member for 22 years, having served on past supervisory committees and presently on the executive committee as Member at Large, as well as member of the board of directors. As you can see, I have an extensive background in working with Sarah, the manager of our credit union and her staff, ensuring that our policies and practices are being applied when managing the many services we offer to our members. I would like to continue to serve you for the next 2 years."

"Please consider me when you cast your

Mark Naugle

vote!"

"I have been a member of the credit union board of directors for the last 12 years and I would welcome an opportunity to continue for another term. I have the utmost respect for the current staff and the board of directors. I would like to continue to contribute to the outstanding performance of the credit union. Always remember, we are not for profit and our goal is service to our members."

Terri Roberts

"I have been an employee at CCHMC since July 1995, spending three years in the Internal Audit Department before transferring to the Accounting Department in September 1998. I have been a member of the credit union since August 1995 and have served on the board of directors for the past 14 years, including my current role as secretary. Prior to working at CCHMC, I worked as an auditor in public accounting for five years. My area of expertise was in Financial Services, which included audits of banks, savings & loans and investment companies. Based on my years of experience, I feel I have much to offer the credit union by continuing to serve on the Board of Directors."

Ginny Tyus

"June of 2013 I will be employed at CCHMC for 35 years and during this time, I became a grandmother to two beautiful granddaughters, ages 5 and 7. I am known as GG (Grandma Ginny)."

"I did not realize until recently that I have been affiliated with the credit union for 23 years, nine years on the supervisory committee and fourteen years on the board. WOW! Time flies when you are having fun. But I could not have done it if it was not for you, the credit union members. As a board member, my job is to serve the members and this is what I have done and will continue to do if I am reelected. Thanks for your vote."

Deborah Wendelken

"Hi, I am Debbie Wendelken, Billing Supervisor for the clinical lab. I have been at CCHMC and the credit union for almost 15 years. In 1984 I received my bachelor's degree in Education, and in 2008 completed my MBA. I graduated from the RCIC (Rapid Cycle Improvement Collaborative) on 12/4/12, although process improvement is an ongoing process. I was Co-President of Ladies Society at St. Ignatius; I am team leader for Cincinnati Walks for Kids, Team Lab; participated in the Arts Fund Choir; and assisted in the United Way activities. I am also a CCHMC Green Township Ambassador. I am a single mother with 4 beautiful children. I welcome the opportunity to work with the great staff and board in the credit union. I am excited to continue the great things that our credit union has accomplished, and contributing to making it better."