

Meeting Dates & Events

Mon., Nov. 4
Retiree's Meeting

Mon., Nov. 11
Veteran's Day, FOP Hall Closed

Mon., Nov. 11
Executive Board Meeting

Tue., Nov. 12
East Side L-18 Luncheon at APG

Tue., Nov. 12
FOPA Meeting

Wed., Nov. 13
West Side Luncheon at Triple Cats

Tue., Nov. 19
APC

Mon., Nov. 25
Regular FOP Meeting

Wed., Nov. 27
West Side Luncheon at Triple Cats

Thur. & Fri., Nov. 28 & 29
Thanksgiving Holiday
FOP Hall Closed

Sat., Dec. 14
FOP Christmas Party

Thur., Feb. 13
Hoxworth Blood Drive at FOP Hall

"Two-Six" STAFF

EditorsDoug & Bobbi Utecht
Retired InfoMike Bolte
PhotographersJim Brown
Bill Holzman

LODGE OFFICERS

PresidentKen Kober
1st Vice PresidentDon Meece
2nd Vice PresidentSean Woods
Financial SecretaryJennifer Lane
TreasurerEric Vogelpohl
Recording SecretaryRyan Jones
Administrative Asst.Michelle Comarata
ChaplainAustin Lee
ConductorMark McChristian
Outer GuardShannon Heine
Inner GuardTim Lanter
TrusteesCharles Bell
Frank McGraw
Matt Cornacchione
Building Fund
AdministratorsBill Vogel
Cliff Bell
Mark Bode
Past PresidentKathy Harrell

STATE OFFICERS

State TreasurerGreg Toyeyas
9th District TrusteeJon Halusek



Two-Six NEWS



Official publication of F.O.P. Queen City Lodge No. 69
1900 Central Parkway, Cincinnati, Ohio 45214 (513) 381-2550
Email: info@fop69.org • Internet: www.fop69.org
Follow us on Twitter: FOP Queen City Lodge #69 (@fop_#69)
Published monthly

All articles that appear in this publication, especially those with by-lines, are the responsibility of the writer and do not reflect the opinion of the "Two-Six" or the F.O.P.

Editors . . . Doug & Bobbi Utecht

VOLUME 29, ISSUE 11

CINCINNATI, OHIO

NOVEMBER 2024

FOP President's Message

We had a busy month of October. We started with the FOP Golf outing. Mike Ammann's committee did a great job putting on a great event. Next, the Law Enforcement Support team led by Sean Woods deployed to Avery County North Carolina. They dropped off three trailers and a sprinter van full of food and supplies to an area devastated by a recent hurricane. They also delivered hot meals to hundreds of first responders and soldiers who are working to get this county back up and running. This is the very core of fraternalism. Our Lodge was recognized on the state and national level for our efforts. Finally, we had the 1st annual Cops for Cure 5k and fun run at Spring Grove Cemetery. We had over 200 runners and raised thousands of dollars to support our fellow officers who are battling breast cancer. Alicia Henson did a fantastic job coordinating this event!!!!

Unfortunately, this month was also met with some trying times. District 3 officers, SWAT and CIS personnel responded to a triple homicide and were face to face with evil no one should see. They were the utmost professionals. They were able to bring the situation to a conclusion with minimal force being used. During the incident, LTC. Jones contacted me asking to coordinate some peer support resources after the incident reached its conclusion. Collectively, the FOP hall was open for lunch and peer support. Chief Theetge and City Manager Cheryl Long stopped by to offer words of encouragement. Thank you to LTC. Jones for recognizing the need and getting this ball rolling.

Finally, our contract was ratified and updated effective 9/29/24. Active folks, you should have seen this adjustment effective pay period #22. If your pay isn't correct, please reach out to me. Also, RETIREES who retired between 4/28 and 9/29 should see retroactive pay on 11/19. This is for active officers as well. If you don't receive back pay, please reach out to me to ensure you are paid correctly.

Fraternally,
Ken Kober

POLICE RETIREES NEWS

By Mike Bolte

Retirees for Cincinnati and Hamilton County Officers Meet the First Monday of the month and begins at 1900 hours and will be on November 4th, 2024. Call Michelle at the FOP Hall, 513-381-2550, to join IF you are not a member.

Luncheons and Breakfasts

All LEO Retirees, Active Officers and Supporters are encouraged to come and have breakfast and/or lunch at these events.

West Side: The West Side luncheon at Triple Cats is the 2nd Wednesday **and** LAST Wednesday of each month. Both are in Harrison and start at noon. The West Side breakfast is EVERY Saturday at Price Hill Chili in the Garden Room and starts at 0800 hrs.

East Side: The East Side L-18 Luncheon is always at the Anderson Pub & Grill at Beechmont/Nagel. The luncheon will be on November 12th. The East Side Saturday breakfast is at the Country Inn located at 910 Ohio Pike, Amelia, Ohio and starts at 8 am.

WESTSIDE HOLIDAY CLUB

Bucketheads 6507 Harrison Ave. Next date is Monday, November 11, 2024; Veterans Day, 12:00 p.m.

2024 FOP LEOSA Qualifications

Please contact Carl Rauschenberger by email or by cell phone for information: carler272@yahoo.com or 513-325-8022. Certification course is at the Fairfield Sportsmans Assoc., 6501 River Rd. There is a \$5 guest fee, and a \$40 charge for the qualification with 1 or 2 guns. The dates for training are flexible.

Recent Retirements:

Scott Bode Stephanie Fassnacht Anthony Dawson
Michael Miller

Greater Cincinnati Police Historical Society and The Shield

The Greater Cincinnati Police Historical Society and the Shield are always accepting donations. If you are a member of the Cincinnati Police Federal Credit Union, you can fill out a form and make a monthly donation to one or both. It is easy and tax deductible.

Florida 2025 Police Reunion Information: February 25th, 26th, and 27th, 2025

Red Lions Lake Buena Vista
5150 W. Irlo Bronson Memorial Highway
Kissimmee, Florida 34746

Our contact is Elisa Quinones or her assistant, Salha. Tell them you are with the Cincinnati Police Reunion. Phone number to call is 407-997-3224

Price of the rooms are now:

King Rooms and 2 Queen Rooms are \$85 plus tax a night.

If you plan on playing golf, contact Dave West at 513-604-1532.

The price for the Social Nights will remain at \$35 per person.

Checks are to be made out to Sandy Vickers, and sent to: Sandy Vickers, 10790 Autumnridge Dr., Independence, KY 41051.

The FOP Retiree Meeting is on November 4th.

The Regular FOP Meeting is on November 25th.

L-18 EASTSIDE LUNCHEON John Burke

Another great turnout at the L-18 APG luncheon with 71 in attendance in October. Next month's meeting is Tuesday, November 12th with a guaranteed good time, food, and fellowship! Hope to see you all there.



**Please contact Austin Lee at:
austin.lee_21@yahoo.com
to have your police or police family
owned business added to the newsletter.**

FOPA OFFICER OF THE MONTH

Jackie Metz

The September FOPA was held on Tuesday, September 3rd. Officer Mike Bricker and his canine partner, Nitro, were honored for their apprehension of an aggravated auto robbery suspect that occurred in December.

On December 27, 2023, Police Officer Mike Bricker and his Canine partner, Nitro, were called to assist District 1 officers who were attempting to apprehend the operator of a stolen Ford F250, taken in an aggravated auto robbery in the City of Norwood. Officers had deployed stop sticks on the vehicle and all 4 tires were deflated. Officer Bricker positioned his vehicle behind Mr. Bramble's vehicle and was following him until he abruptly stopped the vehicle and exited. Mr. Bramble reached back into the vehicle and retrieved a knife and began running, with the knife in his hand. Officer Bricker observed Mr. Bramble running with the knife in hand towards a populated area, and deployed Nitro, off lead, to apprehend Mr. Bramble. Nitro jumped on Mr. Bramble, knocking him to the ground and Mr. Bramble began to comply with officer commands and was taken into custody without further incident.

During the follow-up investigation, Mr. Bramble admitted that he stole the vehicle in an effort to engage officers into pursuing him and to attempt, "suicide by cop". Mr. Bramble stated that Officer Bricker's deployment of Nitro "really messed up my plan".

Officer Bricker and Canine Nitro were an integral part in preventing danger to the citizens in the area that day, as well as preventing the suspect from harming himself, during a rapidly evolving situation. Thank you Officer Bricker and canine Nitro, for protecting the citizens and officers present during this incident!



Greater Cincinnati Police Historical Society
308 Reading Road, Suite 201
Cincinnati, OH 45202-1316
www.Police-Museum.org

October 21, 2024

Retired Cincinnati Police Chief Lawrence E. Whalen having suggested the application of a law enforcement representation on slain Police Officer Melvin Henze's grave marker, the Greater Cincinnati Police Historical Society (GCPHS) President and Memorial Committee do hereby propose to initiate a project to place such appliques on all local line of duty death grave markers absent any other law enforcement representation and furthermore to temporarily act as Director of the project hereafter to be known as the LODD Grave Marker Project. Members who volunteer to join the project will be expected to:

- Elect a permanent Director
- Determine the scope
 - Cincinnati, Hamilton County, or all regional LODDs?
 - Past 50 years, 75 years, 100 years, all time?
 - Install markers where none found?
- Determine the size, design, and material composition of applique
- Determine funding sources for expenses
 - Correspondence
 - Genealogy
 - Cleaning, repairing, and/or raising grave markers
 - Making and applying molds of badges
 - Installing grave markers where none exist
 - Etc.
- Create a list of slain officers – GCPHS
- Determine location of graves – GCPHS
- Locate and inspect grave sites and markers
- Determine badge design – some at the Cincinnati Police Academy
- Determine next of kin and acquire permissions – some known by GCPHS/FOP
- Determine a vendor for applique
- Process orders for appliques and/or grave markers (if any)
- Coordinate and ceremonies/events associated with the project

Sincerely,

 Len R. Kramer RET

BOARD OF DIRECTORS

President
LT Stephen R. Kramer RET

Vice President
SGT William T. Benke RET

Secretary
EXEC A/A MaryLou Bening

Treasurer
PO Deborah L. Mercado RET

Finance Chairman
Mam McManis R/CP

Other Directors
CHIEF John Christmann
JUDGE James Cissell RET
CHIEF Eugene Ferraro RET
SUPT Philip Lind SORTA RET
LTC Dale Monahan RET
CAPT Richard J. Schmalz RET
CHIEF Richie Wallace
PS Edward Zawewnik RET
Mary Ann Zawewnik RET

Trustee
Andy Cohen

MEMORIAL COMMITTEE

Chairman
LT Stephen R. Kramer RET

Secretary
EXEC A/A MaryLou Bening

Museum Memorial Manager
PS Edward Zawewnik RET

SUPT Philip L. Lind RET
SGT Thomas A. Lind RET
SGT David R. Tamm RET
CHIEF Steven J. Sarver RET

IN MEMORIAM Greater Cincinnati Police Museum

Cincinnati Police Lieutenant Jerry Kyles

Jerry joined the Cincinnati Police Division on July 30, 1972, in its 57th Recruit Class. He was promoted to Patrolman on December 17, 1972, issued Badge 47, and assigned to District 1. On March 12, 1978, he transferred to District 5. On August 25, 1980, he transferred to the Youth Aid Squad as a School Resource Officer. He was promoted to Sergeant on November 3, 1981, issued Badge S-103, and reassigned to District 5. Little more than a year later, Sergeant Kyles was rotated back to District 1. In 1984, he was chosen among several candidates to attend assessment training in St. Louis, Missouri. On April 7, 1985, he was transferred to the Recruiting Unit in the Personnel Section. Sixteen months later, Sergeant Kyles transferred to Internal Investigation Section and completed an Internal Investigations Course in Louisville, Kentucky.



He was promoted to Lieutenant on May 22, 1988, issued Badge L-58, and reassigned to District 5. Lieutenant Kyles transferred to Crime Prevention Unit on June 11, 1990. In 1992, Mayor Dwight Tillery named him to a 21-member commission on youth. On March 22, 1992, he transferred to District 4. Two years later, he transferred to the Property Crimes Unit, which included the Violent Crimes Task Force, Crime Stoppers, and the Fraud Squad at Criminal Investigations Section. In Ohio's Law Enforcement Olympics in July 1992, Lieutenant Kyles took three gold and one silver medals in track and went on to compete in the nationals in Washington, D.C.

During May 1993, he earned the Police Work with Children Award from the Police Appreciation Awards Dinner during Police Memorial Week. On December 29, 1995, he was elected to the Executive Board of the Sentinel Police Association. Lieutenant Kyles retired on February 19, 2000, with 27 years of service.

Lieutenant Kyles died at Jewish Hospital in Kenwood on October 27, 2024, at the age of 76.

© 2024 – All rights reserved to the Greater Cincinnati Police Museum

Sgt. Charles F. Handorf 50 Year Anniversary Memorial

Nick Handorf would like to invite everyone to attend the 50th Anniversary Memorial for Sgt. Charles F. Handorf on Friday, December 6th, 2024, at 1:00 PM at 3201 Warsaw Avenue. This event will be held rain or shine. Please save the date.

NEVER FORGET



9th DISTRICT TRUSTEE Jon Halusek

I attended the State Board Retreat on October 9-10, 2024, at the State Lodge. The meeting consisted of the history of the lodge, the functions of the staff and the OLC along with President McDonald's vision for the future of this lodge.

To hit a few of the high points, the state formed the Ohio Buckeye Lodge which is used for those departments who do not have a lodge but wish to belong to the FOP. This lodge now has 21 members.

The State lodge is looking into forming a Super Pac or a C4. As a Local Lodge you cannot use your dues to do any type of political issues, but by using the State Super Pac or C4 this can be done. "IF" a Super Pac or C4 if formed it would need to be done through a State Constitution and By-law amendment and this PAC would be managed by the Communication Council.

FOPA Members can buy into the National Defense fund if they so desire.

The State Lodge is requesting members give the State Lodge their email address so they can push out information to you. Your email addresses will not be given out or sold!

The State Lodge is requesting that you download the FOP of Ohio App to your phones.

The Spring Board Meeting will be held May 2-3, 2025, in Dublin Ohio.

The House and the Senate are in recess until November 12, 2024.

When the house returns Discharge Petition #16 reached the required 218 signatures. The Bill will be considered on the floor Congress returns after the election.

The National Lodge is urging FOP members to thank those Representatives who signed the petition and "check in" with all of their Representatives and get commitments that they will vote for H.R. 82 when it comes to the floor. You can call, fax, email, or use the FOP's Action Center! Let's keep our momentum going!

I, along with Ken Kober, Sean Woods and Tony Halusek took all your donations and the disaster trailer to Avon North Carolina to assist in the relief efforts. We fed both first responders, military personnel and any of the residents who needed help. I want to thank each and everyone who stepped up to bring in donations for the relief effort as they were greatly appreciated by those in need. The devastation in that area was catastrophic. With the help of all of you they are starting to get cleaned up and rebuilding their communities, again thank you for your assistance.

This year we have seen 115 Officers killed in the line of duty, 44 by gunfire, 40 auto-related, 20 medical, and 11 others. Please watch each other and cover over. As I have said many times, one is too many.

Ohio Public Records Act Applies To Some Private Police Departments

Steve Lazarus, Esq. • Lazarus Law, LLC • SteveLazarus@hllmlaw.com • (513) 607-4455

Ohio Revised Code Section 149.43(B) requires “public office[s]” or “public person[s] responsible for public records” to provide public records in response to records requests. A “public office” includes “any state agency, public institution, political subdivision, or other organized body, office, agency, institution, or entity established by the laws of this state [Ohio] for the exercise of any function of government.”

Significantly, the Supreme Court of Ohio has extended the Ohio Public Records Act to police departments at private institutions. In *Schiffbauer v. Banaszak*, the Court determined that the police department at a private University was subject to the Public Records Act, because the police department exercised a core function of government and was an entity “established by the laws of the State” through the Ohio Revised Code. The Court has also held that private entities that are the “functional equivalent” of a public institution are subject to the Public Records Act. In *State ex rel. Oriana House, Inc. v. Montgomery*, the Court utilized a four-part test to determine whether a private entity is the “functional equivalent” of a public institution, as follows: “(1) whether the entity performs a governmental function, (2) the level of government funding, (3) the extent of government involvement or regulation, and (4) whether the entity was created by the government.”

Most recently, the Court, in applying the Oriana four-part test, held in *State ex rel. WTOL Television, L.L.C. v. Cedar Fair, L.P.*, that Cedar Point Police Department, a private entity, was the functional equivalent of a public institution and required to respond to public records requests. Notably, the Court relied on two facts: (1) that the Cedar Point Police Department performed the core government function of providing law enforcement services and police protection, and (2) the Cedar Point Police Department police officers were subject to the “same regulations as other police officers” in Sandusky, Ohio.

Not all records are subject to the Public Records Act. Ohio Revised Code Section 149.43(A)(1)(a)-(ss) provides an extensive list of documents and information that is not a public record, and thus are not subject to a public records request. Among these exemptions, five apply specifically to police officers and police activities. These record exemptions include: (1) confidential law enforcement investigatory records; (2) residential and familial information of peace officers; (3) certain images and videos of crime victims; (4) restricted portions of body-worn camera footage and dashboard camera footage; and (5) the phone numbers of victims, witnesses, and parties to crimes and motor vehicle accidents. Other Ohio statutes provide additional mandatory and discretionary exemptions to public records for law enforcement. It is the burden of the public office/entity to

prove that requested documents are exempt under the statute.

Legal Lesson Learned: If you are presented with a public records request, you must determine whether the Public Records Act applies to your police department. Notably, police departments attached to private institutions are not always exempt from the Public Records Act. Lastly, assuming that the Public Records Act applies to your police department, some records are exempt from the Public Records Act, and are not required to be provided to a requestor.

COMMUNICATIONS COUNSEL

Ryan Stubenrauch / Jamieson Gordon

This month’s Crisis Communications in the news comes from York County, Pennsylvania where two people were killed.

Here’s the statement the Springettsbury Township Police Department released:

Officers arrived on scene and located two assault victims, one man and one woman. Life-saving measures were provided to the victims. They were not able to be saved, and both died at the scene.

While our first inclination was to only suggest they add more empathy to the statement, reading on in the article, the suspect claims it was self-defense.

Readers then would have expected the police statement to have addressed the motive – was it pre-meditated, an accident, or self-defense?

With this question up in the air, here’s how we would recommend they alter the statement:

Officers arrived to find two victims, one man and one woman. Although officers tried to save them with first-aid care, both victims died at the scene. While officials are still investigating what transpired between the suspect and victims, we’re saddened as any loss of life is tragic. We ask the community to hold off on spreading rumors and wait until official information is released before drawing opinions. The Springettsbury Township Police Department will release more information as soon as possible.

While we typically say shorter statements are better, we still want to make sure we’re including all necessary components – answering anticipated questions by the public, including empathy for lives lost, and acknowledging we will share more as we can.

Make sure to call the FOP Hall at (513) 381-2550 to notify them of a death of a retired police officer.

CONSTITUTIONAL AMENDMENTS & BY-LAWS REVISIONS

Proposed by committee to bring in line with the State Constitution

ARTICLE III

Membership

Section 1 Who may belong

1.1 No person shall be eligible for nomination or election as an officer or delegate of Queen City Lodge 69 who is a member of any organization that is or has competed for membership with this or any FOP lodge.

1.2 No person shall be a member of more than one lodge at the same time, nor shall any member who is delinquent, or who has been suspended by the state or this lodge for any reason be eligible for membership in any other lodge until the suspension is lifted.

1.3 Classes of Membership: There shall be two (2) classes of membership, Active and

Active:

Membership in the Queen City Lodge No. 69, Fraternal Order of Police, shall consist of Police Officers of the City of Cincinnati, State of Ohio, and such other police officers as may be invited to membership, consisting of full-time regular police officers who are employed by the government of the United States, the State of Ohio, or its subdivisions, to perform police work in said State of Ohio, or persons who have been honorably retired from such employment because of length of service or disability, or those former Police Officers who have been laid off and have not refused recalls from the City and are therefore eligible for re-employment by the City as Police Officers at any time, but not including persons who have ceased to perform police work for any other reason. No person shall be denied membership on account of race, creed, color or sex.

Honorary:

Shall be comprised of individuals recognized by the State Lodge or by Queen City Lodge 69 for exceptional service or contribution to the Nation, the State, political sub-division, law enforcement community or the Fraternal Order of Police.

Proposed by Charles Bell and Sean Woods to hold board members accountable for attendance to meetings.

ARTICLE V

Dues

Section 2 Executive Board dues

2.1 All ~~current~~ officers of the Executive Board shall not be required to pay dues during their term(s) of office. In order for the Executive Board member not to be required to pay dues during their term, said officer must attend seventy-five percent (75%) of the Board meetings AND attend seventy-five percent (75%) of the Regular meetings during the calendar year.

2.2 All ~~current active and retired~~ officers of the Executive Board shall receive an annual allocation equal to the amount of an active member's annual dues during their term(s) of office. In order for the Executive Board members to receive the annual allocation during their term, said officer must attend seventy-five percent (75%) of the Board meetings AND attend seventy-five percent (75%) of the Regular meetings during the calendar year.

Proposed by committee to bring in line with the State Constitution and to give us direction for an appeal process. For example the issue with the Chicago State president.

ARTICLE VII

Suspension, ~~or~~ Expulsion, ~~or Reprimand~~

Section 1 Reasons for suspension, expulsion, or reprimand

1. Any member of this Lodge, who by said member action, words or in any other manner, shall do anything detrimental to this Lodge, may be suspended, ~~or~~ expelled, ~~or reprimanded~~ and, any member of this Lodge, who shall communicate any detail of business or other activities discussed during a duly constituted meeting of this Lodge to any person or persons not members of this Lodge may be suspended, ~~and/or~~ expelled, ~~and/or reprimanded~~ from membership in the Lodge by proper motion of the voting members present at any regular meeting of the Lodge, except that this section shall, in no way, abridge the right of the duly constituted publicity committee to make such statements as authorized by the President. The right of appeal of any suspended, ~~or~~-expelled, ~~and/or reprimanded~~ member shall be made within thirty (30) days. **This appeal shall be in writing by certified mail or email to the President and Secretary. The President will form a special grievance committee to hear the appeal and report the findings to the Executive Board within 30 days. The Executive Board will vote to uphold or overturn the recommendation of the committee. If the findings are not in favor of the member, the member can appeal the decision to the floor at the next regular membership meeting. The floor with a two-thirds (2/3) majority of those present can vote to overturn the decision of the Executive Board. If the findings by the floor are not in the favor of the member, the member can then appeal to the State pursuant to their appeal process.**

Proposed by President Ken Kober

ARTICLE X

Election of Delegates

Section 6 Delegate's expenses

6.1 Any member, delegate or officer performing duties for this Lodge under its order which compel them to cease his regular employment or use accrued time of any type (e.g. Comp, Vacation, FLSA, Holiday) to take off work, or while the member is on their off days, shall receive two-hundred-fifty-dollars-(\$250.00) **three hundred dollars (\$300.00)** per day, plus proper traveling expenses as determined at a regular meeting, unless that member is on release or detail time, or is being compensated by another FOP Lodge for the same time period. Any Officer or member may be compensated for extraordinary work by use of per diem, with the approval of the Executive Board at an Executive Board Meeting. Any member, other than those designated to represent Queen City Lodge #69 at the State or National Conventions, shall obtain approval of the Executive Board, if that member will request per diem or any type of compensation for their expenses from Queen City Lodge #69.

Proposed by Dan Mitchell

Section 8 Delegate's expenses

8.1 Delegate's expenses shall be as follows: transportation, two-hundred-fifty-dollars-(\$250.00) **three hundred dollars (\$300.00)** per day per diem; registration fee, mileage as permitted by the Internal Revenue Service, and any other expenses voted upon by the Lodge floor.

(This will be a new amendment)

8.2 Any State or National Officer shall be compensated for the difference in per diem from the amount they receive from the State or National FOP to the amount they receive by the members from Queen City Lodge 69. The per diem is only to be compensated for State or National Conferences.

Proposed by the 1900 club, this will be a new article

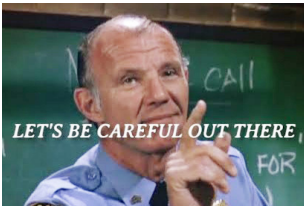
ARTICLE XVI

1900 Club Committee

1.1 The 1900 Club Committee will be appointed by the President and the Vice President.

1.2 The Committee Chairman will notify all the other FOP Lodges of our intent to hold an endorsement process.

1.3 The Committee will conduct interviews prior to the election cycle and make a recommendation on which candidate they endorse. At the next regular monthly meeting the endorsements will be read, and the floor with a two-thirds (2/3) vote of members present, will be needed to affirm the committee recommendation. If a two-thirds (2/3) vote of members present is not reached, then there will be a no endorsement.



ROLL CALL

Doug & Bobbi Utecht

CPD Wins COPFCU Battle of the Badges - PIO

Facebook page

CPD took home the WIN at the 3rd annual COPFCU Battle of the Badges softball game on Friday, September 13th.

Thank you to all who came out in support of the Cincinnati Police Department and the Cincinnati Fire Department. Together, we were able to make impactful charitable donations to the community!

FRATERNAL ORDER OF POLICE
1900 Central Parkway
Cincinnati, OH 45214

NON-PROFIT
ORGANIZATION
U.S. POSTAGE
PAID
CINCINNATI, OH
PERMIT NO. 7939

COPFCU HOME EQUITY LOANS

Turn your Home's Equity into Fall possibilities! Use your home's value for a cozy getaway, holiday preparations, or home improvements.

- ✓ 5-Year Fixed from **6.49% APR***
- ✓ Borrow up to \$250,000
- ✓ Low application fee
- ✓ Fast processing with same-day signing
- ✓ Interest paid may be tax-deductible**

APPLY TODAY!

copfcu.com | 513.381.2677



*APR - Annual Percentage Rate. Rates quoted were valid as of 10/22/2024 for applicants with a credit score of 720 or higher financing a maximum of 80% loan-to-value. Your actual Rate/APR may vary depending on financing term selected, loan-to-value ratio and overall creditworthiness. Rates/APRs are subject to change without notice. Contact COPFCU for complete loan details. Property, title and/or flood insurance (if applicable) are required. **Consult your tax advisor to determine your tax-deduction eligibility. Federally insured by NCUA. Equal Housing Lender.