

Butler Heritage Federal Credit Union

Liquidation Frequently Asked Questions

Is my money safe and secure?

- Yes, member accounts will remain safe and fully insured up to the maximums established in federal law.
- Administered by the National Credit Union Administration, the National Credit Union Share Insurance Fund insures member accounts owned by an individual for up to \$250,000, and a member's interest in all joint accounts combined is insured up to \$250,000. The Share Insurance Fund also separately protects IRA and KEOGH retirement accounts up to \$250,000. The Share Insurance Fund has the backing of the full faith and credit of the United States.
- The NCUA's online [Share Insurance Estimator](#) allows credit union members to estimate their share insurance coverage. Once you provide the required data, the Share Insurance Estimator produces a report with a detailed explanation of insurance coverage.
- Members with additional questions about their insurance coverage may contact the **National Credit Union Administration's Consumer Assistance Center toll free at 800-755-1030**. The center answers calls Monday through Friday between 8 a.m. and 5 p.m. Eastern.
- You can visit the [Share Insurance Coverage](#) page of the NCUA's [MyCreditUnion.gov](#) consumer website at any time for more information about insurance coverage.

What is the current status of Butler Heritage Federal Credit Union?

- The NCUA placed Butler Heritage Federal Credit Union into involuntary liquidation on June 30, 2025. The NCUA made the decision to liquidate Butler Heritage Federal Credit Union and discontinue operations after determining the credit union was significantly undercapitalized and had no prospect of restoring viable operations. Cincinnati Ohio Police Federal Credit Union (COP FCU) has assumed all member loans and share accounts.

What is the National Credit Union Administration?

- The NCUA is an independent agency of the federal government that, among other things, operates and manages the Share Insurance Fund, which insures accounts at all federally insured credit unions, including Butler Heritage Federal Credit Union.

What is a liquidation?

Liquidation means a credit union has been closed; however, a liquidated credit union may be purchased — and members, assets, and loans assumed — by another credit union, so that members will be able to continue receiving financial services. Cincinnati Ohio Police Federal Credit Union assumed all member loans and shares accounts.

Can I still conduct business at Butler Heritage Federal Credit Union?

- No, your account has been transferred to Cincinnati Ohio Police Federal Credit Union (COP FCU). You can contact COP FCU by telephone at 513-381-2677 or online at copfcu.com. Additionally, you can visit any of the COP FCU's branches.
- COPFCU plans to maintain Butler Heritage's current office as a branch office until further notice. This branch is located at 660 N. University Blvd. Middletown, Ohio 45042, Ph: 513.423.2921. In addition, COP FCU's main office is located at 959 W 8th Street, Cincinnati, Ohio. The office is open Monday through Friday from 8:30 a.m. to 5:00 p.m. In addition to the main branch, COP FCU has two other branches located at 9300 Kenwood Road, Suite A, Blue Ash, Ohio and 3550 Springdale Road Cincinnati, Ohio.
- COP FCU is also a member of the CO-OP Shared Branch Service Center. This service gives you access to more than 45 branches in the Greater Cincinnati Area and more than 5,000 branches nationwide. To find more information on Shared Branching or to find a Shared Branch near you please visit <https://copfcu.com/find-a-branch-atm-location/>

How many members are affected by the liquidation?

- Butler Heritage Federal Credit Union serves 772 members, according to its most recent Call Report.

How big is Butler Heritage Federal Credit Union?

- The credit union has assets of \$9,667,937 according to its most recent Call Report.

What is the field of membership of Butler Heritage Federal Credit Union?

- Butler Heritage Federal Credit Union serves Persons who live, work, worship, volunteer or attend school in, and businesses and other legal entities located in the Butler County, Ohio

Do I need to qualify for membership at Cincinnati Ohio Police Federal Credit Union?

- No, all members of Butler Heritage Federal Credit Union automatically qualify for membership at Cincinnati Ohio Police Federal Credit Union.

How can I conduct business at Cincinnati Ohio Police Federal Credit Union?

- Members can conduct their business online at copfcu.com, by phone at 513-381-2677, or in-person at one of their branches, including Butler Heritage's branch at 660 N. University Blvd. Middletown, Ohio 45042.