

[www.CenFedCU.org](http://www.CenFedCU.org) • 216.535.3200

## A Message from the President



As we kick off another year here at Century Federal, I am reminded that I have served all of you as the President and CEO of this organization for nearly a decade. One of the main reasons I first joined the credit union back in 2009 was because I am a big proponent of the credit union business model and the concept for which it stands. We provide our members A Better Way of managing their finances with personalized service, great borrowing options and amazing saving rates. But one of the things that I am proudest of is the advances in products and services we have made during my tenure with Century Federal.

We have been working diligently to develop a new Online and Mobile Banking platform and I know you're going to love the new features and benefits it will have! Not only will it have a new, modern design, but it will also be faster and easier to use. It will have enhanced security features to help you keep your account information safe, internal and external funds transfer options, account aggregation and an available personal finance management system to help you track spending, saving and more. But the best part is that it will be fully accessible from your computer or your mobile devices. So you can get up-to-date details on all of your accounts, just about anywhere, anytime.

As we continue to grow and improve our products and services, we ask that you help share the Century Federal message with your family and co-workers to continue to help the credit union grow. We know our members are our greatest asset and we thank you for making us part of your financial services team. We look forward to helping you on your way to meet your short- and long-term goals. Best wishes for the new year!

Sincerely,  
Sharon Churchill  
President & CEO

## Bonus Year-End Dividend



In appreciation for your continued loyalty, Century Federal Credit Union has added an additional 0.25% to your share account dividend rate for this quarter.

## Financial Planning – It's Not Just for the Wealthy

Skylight Financial Group knows no two people are alike. They champion individuality and personality. They listen and get to know you in an in-depth way so that they understand what truly matters most to you when it comes to your interests, goals, and aspirations.

For this reason, Century Federal has chosen to partner with Skylight Financial Group to offer members a trusted, local option for financial planning and investment services.

Financial planning is a dynamic process to help you make well-informed decisions about how you allocate your money so that you can achieve your financial goals in life. Skylight's comprehensive and personalized financial planning process is designed to determine where you are now, where you want to be in the future, and provide strategies on how to help you get there.

Skylight will use the six key areas of financial planning to tailor a financial plan that fits your needs:

- ▶ Adequate protection
- ▶ Retirement planning
- ▶ Financial position
- ▶ Estate planning
- ▶ Tax reduction strategies
- ▶ Wealth accumulation strategies

Your journey with Skylight will begin with your advisor identifying your financial objectives and explaining the financial planning process. From there, you and your advisor will work together to come up with a plan customized and ever-adapting to your needs.

Learn more about Skylight Financial Group at **216.592.7315**, [CFCUteam@skylightfg.com](mailto:CFCUteam@skylightfg.com) or [www.skylightfinancialgroup.com](http://www.skylightfinancialgroup.com). And don't forget to mention that you are a member of Century Federal Credit Union.

*Investments and/or insurance products offered ARE NOT insured by the NCUA or any other federal government agency; ARE NOT credit union deposits or other obligations of or guaranteed by the credit union; ARE subject to investment risks, including the possible loss of principal amount invested. Securities, investment advisory and financial planning services offered through qualified registered representatives of MML Investors Services, LLC, Member SIPC OSJ: 2012 W. 25th Street, Suite 900, Cleveland, OH 44113. 216.621.5680 CRN202009-236797. Century Federal Credit Union is not a subsidiary or affiliate of MML Investors Services, LLC, or its affiliated companies.*



## Guy H. Thorpe Memorial Scholarship

Century Federal Credit Union is now accepting submissions for the 2019 Guy H. Thorpe Memorial Scholarship. This scholarship honors the legacy of Guy H. Thorpe, who served as a dedicated volunteer on the Century Federal Board of Directors for 30 years.

The award is a non-repayable, one time/non-renewable scholarship. Century Federal is committed to assisting our youth account members who choose to further their education through post-secondary studies. Scholarships will be awarded to four Century Federal youth account members, per the requirements noted below.

- ▶ **How to Apply:** Download a PDF version of the Century Federal Guy H. Thorpe Memorial Scholarship application\* form from [www.CenFedCU.org/scholarships](http://www.CenFedCU.org/scholarships) or visit a branch to pick up a printed application.
- ▶ **Eligibility:** Applicants must be Century Federal youth account members for at least one year, high school seniors or recent high school graduates (no more than six months past graduation), and have earned a minimum of a 3.0 cumulative GPA on a 4.0 grade scale.
- ▶ **Selection:** Recipients of this award exhibit superior academic achievement and demonstrated community service throughout their high school careers. The Century Federal Scholarship Committee reviews all eligible applications and will select the four scholarship winners.
- ▶ **Application Deadline:** Applications must be received in a Century Federal branch or be mailed and postmarked by May 1, 2019. Applicants will receive email notification of application receipt. Award recipients will be notified no later than June 1, 2019.
- ▶ **Questions:** Contact the Century Federal Marketing Team at [marketing@CenFedCU.org](mailto:marketing@CenFedCU.org) or **216.535.3227**.

*\*All application information received will be held confidential by Century Federal Credit Union.*

## New Online & Mobile Banking Coming Soon

In early 2019, we will introduce our new Online and Mobile Banking platform which will feature more flexibility, enhanced security and a fresh look.

### The new system will include these benefits:

- ▶ Enhanced security – multiple layers to create a safer platform
- ▶ Secure access code at login helps to protect against unauthorized access. This access code is a short code sent to you via text or a phone call.
- ▶ Secure message center – allows communication over encrypted email, which is displayed only within the Online Banking platform
- ▶ External transfers – move funds between your accounts at Century Federal and other financial institutions
- ▶ An available personal finance manager (PFM) – to help you better track and budget

### More flexibility – a highly customizable experience:

- ▶ Create personalized account names to identify them more quickly
- ▶ Organize the home page by grouping your accounts

A fresh look – a new, simplified design:

- ▶ Streamlined navigation helps you access the most important services more quickly
- ▶ Up-to-date interface that meets industry standards for accessibility

### And not to worry, you will still have access to many of the great features you have come to use and love:

- ▶ **Bill Payment** – all of your existing bill payment information will transfer to the new system
- ▶ **Mobile Deposit** – deposit checks on-the-go with your smartphone or tablet
- ▶ **Alerts** – set up text or email alerts to help manage your accounts

View more information and details about the upcoming system upgrade at [www.CenFedCU.org/NewOnlineBanking](http://www.CenFedCU.org/NewOnlineBanking).

## North Olmsted Branch Re-Opening

Century Federal recently finished a facelift on our branch located at 2851 Lorain Road, North Olmsted. The branch has been completely redesigned with a new spacious waiting area, three private office spaces and a new open teller line. The branch hours are Monday-Thursday, 8:30 AM - 4:00 PM, Friday, 8:30 AM - 6:00 PM and Saturday, 8:30 AM - 2:00 PM. All services, including the coin machine, are available at this location.

Look for our official re-opening celebration to re-introduce the branch to our members and the city of North Olmsted. It will be held the week of January 7 and will include:

- ▶ **A prize drawing**
- ▶ **Century Federal branded giveaways**
- ▶ **Term-share certificate specials**
- ▶ **Refreshments, and more...**

The North Olmsted staff is excited and ready to help you with all of your financial needs. We encourage you to stop in and check out the new branch soon!

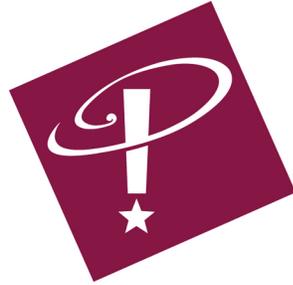


## Are You Taking Advantage of Your Member Benefits?



**Save up to \$15  
on TurboTax  
tax products**

[www.CenFedCU.org/Discounts](http://www.CenFedCU.org/Discounts)



**PlayhouseSquare®**

**Get 10-50% off your next  
ticket purchase at  
Playhouse Square**

[www.CenFedCU.org/Discounts](http://www.CenFedCU.org/Discounts)

**Sprint®**



**Save with Sprint's credit  
union member discount!**

- \$100 for every new line
- \$100 annual loyalty reward
- 25% off select accessories

[www.CenFedCU.org/Discounts](http://www.CenFedCU.org/Discounts)

**TRINITY**  
Debt Management

**Trinity can help you:**

- Consolidate high credit card bills
- Significantly reduce your interest rates
- Stop collection calls from creditors
- Save thousands in interest charges

Century Federal Credit Union members  
are eligible for Trinity Debt Management.  
Get your FREE debt analysis today!

800-758-3844 | [www.TrinityCredit.org](http://www.TrinityCredit.org)

## 2019 Annual Meeting and Board Election

Our next Annual Meeting will be held on **Thursday, March 28, 2019:**

- Location: LaCentre Conference & Banquet Facility, 25777 Detroit Road, Westlake, OH 44145
- Timing: doors will open at 4:00 PM, dinner service will begin at 5:00 PM, and the meeting will be called to order at 6:00 PM.

This year, three board member positions are up for re-election. The three incumbents are currently running unopposed. Please note that any write-in nominations for candidacy are due by January 18, 2019. You can find full details about the write-in requirements at [www.CenFedCU.org/AnnualMeeting](http://www.CenFedCU.org/AnnualMeeting). If no additional nominations are submitted by the due date, the three nominees will be automatically re-elected.

## 2019 Board Election Nominees:

### Pete Bonacuse (Incumbent)

Pete Bonacuse works at NASA at the Glenn Research Center as the Technical Lead of the Analytical Sciences Group in the Structures and Materials Division. He holds bachelor's and master's degrees in Mechanical and Aerospace Engineering. Mr. Bonacuse has been involved with Century Federal Credit Union for over 20 years; first as a member, then Chairman of the Supervisory Committee, and in 2014, as a member of the Board of Directors. He also currently serves on the Human Resources Committee. Mr. Bonacuse is excited about the coming changes to the Credit Union's online banking. In the near future, the membership will experience a more integrated, online banking experience which will allow members to perform many tasks that currently can only be done in a branch. This upgrade has been a major undertaking and the Credit Union staff are to be commended for their hard work. Mr. Bonacuse is committed to continued modernization efforts and is a strong advocate for membership and asset growth.

### Diane F. Bridges (Incumbent)

Ms. Diane Bridges is retired from her position as the Manager of Cash and Long-term Balance Sheet at the Cleveland Clinic Foundation, part of CCF's Corporate Finance. Her previous work experience includes 10 years as Director of Accounting at Lakewood Hospital, and four years of public accounting at Barnes Wendling, LLC. Starting in 2015, Diane has worked seasonally in public accounting, preparing financial statements and tax returns. Ms. Bridges has a CPA and MBA in Finance from Cleveland State University. She has served on the Board for 15 years, holding positions on both the Finance and Human Resources Committees. Ms. Bridges has also served as Vice Chairman of the Board for three of the past 15 years and Board Secretary for the past five years. She has volunteered for many organizations, including St. Martin De Porres, Lakewood Hospital, Lakewood Hospital Foundation, and as a tax preparer for AARP. Diane is committed to continue working on behalf of all members to offer the best rates and innovative financial products. Ms. Bridges looks forward to serving another term to help ensure CFCU's continued growth and quality services to our members and the next generation.

### Louis J. Ghosn (Incumbent)

Dr. Ghosn is an Aerospace Engineer at the NASA Glenn Research Center. He has been a CFCU member since 1989. Dr. Ghosn currently serves as Chairman of the Board and the Budget & Finance Committee. He has also served on the Strategic Planning, Products and Policy, and Loan Charge-off Committees. Dr. Ghosn attended Case Western Reserve University where he earned his Ph.D. in Civil Engineering, along with B.S. and M.S. degrees in Mechanical and Aerospace Engineering. He also has formal courses in economics, accounting, statistics, banking and finance. Dr. Ghosn resides in Strongsville, Ohio with his wife, Florence, and daughter, Beatrice. Dr. Ghosn is running for re-election to the CFCU Board of Directors to continue ensuring that CFCU is a not-for-profit financial institution serving the financial needs of its member-owners by advocating for competitive dividends for member deposits and low interest rates on their loans.

## BRANCH CLOSINGS:

- Monday, January 21  
*Martin Luther King Jr. Day*
- Monday, February 18  
*Presidents' Day*

This credit union is federally insured  
by the National Credit Union Administration.



**MEMBER SERVICE CENTER**

216.535.3200

## BRANCH LOCATIONS

### Downtown

1240 E 9th St., AJC Federal Bldg., #719  
Cleveland, OH  
216.535.3290  
Mon-Fri 8:00 AM - 3:30 PM  
ATM

### Independence

4600 Rockside Rd., Independence, OH  
216.535.3410  
Tue-Fri 9:30 AM - 6:00 PM  
Sat 9:00 AM - 2:00 PM  
Drive-up ATM

### Lyndhurst

5465 Mayfield Rd., Lyndhurst, OH  
216.535.3800  
Mon, Tue, & Thu 8:30 AM - 4:00 PM  
Fri 8:30 AM - 6:00 PM  
Sat 8:30 AM - 2:00 PM  
ATM, Night Drop, Coin Machine

### NASA (employees only)

21000 Brookpark Rd., Bldg. 15, Cleveland, OH  
216.535.3400  
Mon-Fri 8:00 AM - 3:30 PM  
ATM, Coin Machine

### North Olmsted

28251 Lorain Rd., North Olmsted, OH  
216.535.3100  
Mon-Thu 8:30 AM - 4:00 PM  
Fri 8:30 AM - 6:00 PM  
Sat 8:30 AM - 2:00 PM  
Drive-up ATM, Coin Machine

### RTA Hayden (employees only)

1661 Hayden Ave., East Cleveland, OH  
216.535.3280  
Mon, Tue & Fri 9:30 AM - 4:00 PM  
ATM, Coin Machine

### Sherwin-Williams

101 Prospect Ave., Republic Bldg., #900  
Cleveland, OH  
216.535.3700  
Mon-Fri 8:30 AM - 4:00 PM  
ATM

### Strongsville

14244 Pearl Rd., Strongsville, OH  
216.535.3260  
Tues-Fri 9:30 AM - 6:00 PM  
Sat 9:00 AM - 2:00 PM  
Drive-up ATM, Night Drop,  
Safe Deposit Boxes, Coin Machine

### VA Medical Center – Wade Park

10701 East Blvd., 1-E210, Cleveland, OH  
216.535.3600  
Mon-Fri 8:00 AM - 3:30 PM  
ATM