

## Christmas in July Sale

### Make a difference with your donations...

Why should the spirit of Christmas only be celebrated in the winter? Century Federal wants to bring back the giving spirit of Christmas this summer to help our local communities. During the month of July, Century Federal's branches will be collecting donations for Laura's Home, a City Mission agency. Plus, we'll offer discounted rates on various loan products to help our members achieve their goals.

Laura's Home provides shelter and basic necessities to underprivileged women and children in the community. Laura's Home houses women and children while they re-establish their lives and work to find permanent housing. We welcome any donations from our members at all Century Federal branches. Together we can make a difference for those who need our help!

### We have special discounts just for you...

For members thinking about a vacation, home renovations or debt consolidation, now is a great time to consider our signature/personal loans. Century Federal has some of the best rates in town... and we want to continue to be your credit union of choice for your immediate and future financial needs. Summer is a great time to start planning for the holidays or complete those home improvement projects that have been on hold!

Learn more at [www.CenFedCU.org/ChristmasinJulySale](http://www.CenFedCU.org/ChristmasinJulySale) or call us at 216-535-3200.

Give yourself the gift of a vacation, home renovations, or debt consolidation.

Signature loans as low as 7.00% APR!\*

It's Christmas in July!

\*APR = Annual Percentage Rate. Rate quoted is as of 6/25/19. Discounted rate valid from 7/1/19 - 8/31/19 includes a 0.25% discount for the setup of automatic payments from a Century Federal account. Offers, rates, terms, and conditions are subject to change at any time without notice and may vary based on creditworthiness and qualifications. Current Century Federal personal loans can be refinanced as long as \$2,500 in new money is added to the loan.

### CONNECT WITH CENTURY FEDERAL



#### MEMBER SERVICE CENTER 216-535-3200

#### DOWNTOWN

AJC Federal Building  
1240 E. 9th Street, #719  
Cleveland, OH 44199  
M-F: 8:00 AM - 3:30 PM  
216-535-3290  
ATM

#### INDEPENDENCE

4600 Rockside Road  
Independence, OH 44131  
T-F: 9:30 AM - 6:00 PM  
SA: 9:00 AM - 2:00 PM  
216-535-3410  
Drive-up ATM

#### LYNDHURST

5465 Mayfield Road  
Lyndhurst, OH 44124  
M, T, TH: 8:30 AM - 4:00 PM  
F: 8:30 AM - 6:00 PM  
SA: 8:30 AM - 2:00 PM  
216-535-3800  
ATM, Night Drop, Coin Machine

#### NASA Employees Only

21000 Brookpark Road  
Building 15  
Cleveland, OH 44135  
M-F: 8:00 AM - 3:30 PM  
216-535-3400  
ATM, Coin Machine

#### NORTH OLMSTED

28251 Lorain Road  
North Olmsted, OH 44070  
M-TH: 8:30 AM - 4:00 PM  
F: 8:30 AM - 6:00 PM  
SA: 8:30 AM - 2:00 PM  
216-535-3100  
Drive-up ATM, Coin Machine

#### RTA HAYDEN Employees Only

1661 Hayden Ave.  
East Cleveland, OH 44112  
M, W, F: 9:30 AM - 4:00 PM  
216-535-3280  
ATM

#### SHERWIN-WILLIAMS

101 Prospect Ave., Lobby  
Cleveland, OH 44115  
M-F: 8:30 AM - 4:00 PM  
216-535-3760  
ATM

#### STRONGSVILLE

14244 Pearl Road  
Strongsville, OH 44136  
T-F: 9:30 AM - 6:00 PM  
SA: 9:00 AM - 2:00 PM  
216-535-3260  
Drive-up ATM, Night Drop,  
Safe Deposit Boxes, Coin Machine

#### WADE PARK VAMC

10701 East Blvd., 1-E210  
Cleveland, OH 44106  
M-F: 8:00 AM - 3:30 PM  
216-535-3600  
ATM

Refer a Friend and you each earn \$50  
See page 2



## insight

NEWSLETTER SUMMER 2019



### A Message from the President

Summer is here and I hope we are able to enjoy more sunshine in the coming days! 2019 is going by fast and we reached a milestone this year by launching our new Online and Mobile Banking system. Our new Online and Mobile Banking system comes packed with tools to help you better manage your finances. Stay tuned, because more features will be launched very soon. But it doesn't stop there, as our teams are working on rolling out more products and services tailored to your needs.



We've rolled out a Refer A Friend program, where members who refer family and friends to become Century Federal members are rewarded with cash, as are the referred new members. We are revamping our credit card program to give you more options for your credit card usage. We'll share the exciting news about the credit card changes later this summer. Plus, we've launched a summer sale on various loan options to help you take a last minute vacation or use for debt consolidation, home renovations, and more.

It is our mission to continuously improve our products and services to better fit your financial needs. Our team is working hard to always find *A Better Way* for our members. We appreciate your loyalty to Century Federal Credit Union and want to assure you of our unwavering commitment to best serve your financial needs.

Have a great summer!

Sharon Churchill  
President & CEO



We can finance your home improvements.  
Call today or visit us online.

### Inside this Issue:

- 2 Branch Closings  
A Better Way for Our Members  
Refer A Friend Program  
Skylight Financial Group
- 3 HELOC with Lock Options  
Cedar Point Discount Tickets  
TruStage Life, Home & Auto Insurance - Coming Soon
- 4 Christmas in July Sale

### FEATURED RATE

Auto Loans  
as low as

3.15% APR\*

\*APR = Annual Percentage Rate. Rate quoted is as of 6/25/19 and can change based on creditworthiness and other conditions.

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

## BRANCH CLOSURES

- Labor Day  
MONDAY, SEPTEMBER 2

## A Better Way for Our Members...



Century Federal offers our members some of the lowest rates in town. Our members have trusted us for over 70 years with our low rates on mortgages, auto loans, credit cards and more. Currently, you can get a 15-year fixed-rate mortgage for as low as **3.30% APR\*** and a 30 year adjustable-rate mortgage for as low as **3.55% APR\***. Plus, you can also get a Home Equity Line of Credit with Lock Options for as low as **5.00% APR\***. Call us today at **216-535-3200** to learn more or visit our website at **www.CenFedCU.org**.

\*APR= Annual Percentage Rate. Rates quoted are as recent as of 6/25/19. Rates, terms, and conditions are subject to creditworthiness and can change at any time.



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



## If you're a happy Century Federal Credit Union member, tell your friend because you can each earn \$50\*!

As a member of Century Federal, your family and friends will have access to these great membership benefits:

- Low rates on mortgages, auto loans, and credit cards
- Home Equity Line of Credit with Fixed Rate Lock Options
- Low-cost mortgage options
- Competitive rates on certificates and deposit products
- Member discounts on amusement parks, theater & movie tickets, cell phone service and more
- College scholarship opportunities for high school seniors



If you are a prospective member or a referring member, please visit our website at [www.CenFedCU.org/ReferAFriend](http://www.CenFedCU.org/ReferAFriend) for more information!

\*The referred member must be a new Century Federal Credit Union member & not a joint or prior member on any other CFCU account. All referred accounts must be opened by 12/31/2019 and must receive a minimum direct deposit of \$250 within 60 days of account opening & maintain an average balance of \$250 over 60 days. To be eligible for referral rewards, the Primary Share Savings account of both the referring and the new member must remain in good standing at the time of credit. \$50 will be deposited to the Primary Share Savings account of both the referring and new member within 30 days after the month in which the new member meets the deposit requirement. All requests to open accounts for referral rewards are subject to regular account opening procedures and Century Federal Credit Union reserves the right to decline to open any referred account for any reason. Only one referral reward available per new referred member. Limit of five referral rewards per referring member per the calendar year. Offer is non-transferable. The referral program is subject to change or cancellation without notice.



## A WORD FROM SKYLIGHT... Time to take a savecation.

The summer is upon us and what does that mean? Traveling, of course. Some of the best memories come from time spent journeying the globe. Though vacationing can be fun, it can also take a toll on your budget – especially if you're in retirement. So, how do you travel on a retirement budget? We've got some pointers:

- **Plan it.** You can plan ahead for a trip by putting money in a separate account for traveling expenses. If your projected expenses exceed your budgeted amount, do some financial trimming.
- **Look ahead.** Start thinking early. Develop a timeline. Map out the details of your trip. Schedule it. If you're flying, booking early will allow you to get better rates. The same goes for costs for accommodations.
- **Dig up the deals.** Websites provide some outstanding travel deals. You can get discounts on flights, cruises, and hotels from *Kayak* and *Google Flights*. *Airbnb* provides some fabulous and considerably less costly accommodations for travelers.
- **Take the discounts.** You may not want to broadcast to the world that you're a senior. But many places offer senior discounts that can save you a lot of money over time.
- **Choose your rewards.** Have you earned points on loyalty programs for hotel stays, airline flights or credit card use? Use the points. That's what the points are for. It's time to put them to good use. What time is better than now?

Traveling on a retirement budget can be fun and affordable. All it takes is a little planning – and for that, you can come to us.

Contact Skylight today by calling 216-592-7315, emailing [CFCUteam@skylightfg.com](mailto:CFCUteam@skylightfg.com), or visiting [www.skylightfinancialgroup.com](http://www.skylightfinancialgroup.com).

Investments are not NCUA insured. Not credit union guaranteed. May lose value. 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. CRN202106-249706 Century Federal Credit Union is not a subsidiary or affiliate of MML Investors Services, or its affiliated companies.



Contact Connie at **216-535-3117** or email her at [mortgage@cenfedcu.org](mailto:mortgage@cenfedcu.org)  
NMLS# 455704

## Like flexibility? Check out our HELOC with Fixed Rate Lock Options!

Are you planning to make renovations to your home? Do you want to consolidate debt? Are you dreaming about a vacation?

A Home Equity Line of Credit (HELOC) is an open-ended loan secured by your home's equity, which is the market value of your home less any mortgage or loans secured by your home. A HELOC allows you the convenience of borrowing again and again as you need funds without reapplying, and you only make payments on the amount you use.

Century Federal's HELOC also offers you the option to lock in a great low rate for up to 10 years.

### With a Century Federal HELOC you get:

- Rates as low as prime minus 0.50%.
- Great low rates when you borrow and lock in on your credit line up to 3 times during the draw period.
- Fixed Rate Lock Options for terms up to 120 months.
- The ability to easily transfer funds from your HELOC to your Century Federal Checking or Savings accounts through our new Online Banking system or by visiting any Century Federal branch.
- Checkbooks to write checks against your HELOC in amounts of \$500 or more.

\*APR = Annual Percentage Rate. Rate on Home Equity Line of Credit (HELOC) is variable and varies with the Prime Rate as published in *The Wall Street Journal*. Based on credit, the APR varies from Prime - 0.50% to Prime + 2.0%, with a lifetime cap of 13.50%. There is a 10-year Draw Period (first 120 months of the loan, starting the day of the HELOC Agreement execution) during which required payments are interest only, and a 10-year Repayment Period (months 121-240) during which payments are principal plus interest. Minimum line of credit is \$5,000, maximum is \$250,000. Rates, terms and conditions are subject to change at any time without notice. All loans are subject to qualifications and approval. No annual fee or closing costs, but appraisal costs may apply. If HELOC is closed within the first year, \$350 early closure fee applies. Owner-occupied properties only. Property and flood (if applicable) insurance required. You can only exercise the Fixed Rate Lock Option ("Lock Option") during the Draw Period. The Lock Option is only valid on draw amounts of \$10,000 or more and there is a \$50.00 fee for each Lock Option. You are limited to a maximum of three Lock Options during the life of the HELOC. Lock Option pricing is based on the term of the lock; 1-36 months: current HELOC APR, 37-72 months: current HELOC APR + 0.50%, 73-120 months: current HELOC APR + 1.00%. The amount of the locked portion will be subtracted from your available HELOC limit until the loan is paid in full. Existing HELOCs without the Fixed Rate Lock Option do not qualify. Century Federal Credit Union (CFCU) makes loans without regard to race, color, religion, national origin, sex, handicap, or familial status. CFCU membership is required. Consult your tax advisor regarding the deductibility of interest and charges.

# Cedar Point

## Get discounted tickets!

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

TruStage® INSURANCE PRODUCTS

COMING SOON!  
INSURANCE BUILT FOR  
CREDIT UNION MEMBERS  
Designed for credit union members



Watch your mail for a valuable opportunity. TruStage insurance products are available to credit union members. Your membership means competitive rates, helpful guidance without sales pressure, and quality products trusted by your credit union. Regardless of your budget, we can help make sure the protection you need makes sense. It's all part of smart planning and caring for the people who matter most.

Call us, we'll help you understand all of your options so you can choose the one that is best for you and your family.

Life and AD&D 1-855-612-7909  
Auto & Home 1-888-380-9287  
Visit us at [TruStage.com](http://TruStage.com)



TruStage® Insurance products and programs are made available through TruStage Insurance Agency, LLC. Life insurance and AD&D insurance are issued by CMFG Life Insurance Company. Auto and Home Insurance Program are issued by leading insurance companies. The insurance offered is not a deposit, and is not federally insured, sold or guaranteed by your credit union.

DTCG-990395.2