

www.CenFedCU.org • 216.535.3200

A Message from the President

We are so excited and proud to announce the opening of our long-awaited Independence Branch. Located just west of I-77 at 4600 Rockside Road, the entrance to the branch and drive-up ATM is accessed from West Liberty Way (south side of the building). Stop by for a visit if you have not already done so. This is our eighth branch and twelfth Credit Union owned ATM.

Fall is my favorite time of the year! I love the changing of the leaves, cool weather, pumpkins and apple picking, Thanksgiving, and preparing for the upcoming holidays. It is also a time to begin preparations for the coming year from a business perspective.

Fall is our annual strategic planning meeting with the Board of Directors. In preparation for this meeting, we recently conducted a survey with some of our members to see what it is they like about CFCU and what they would like to see us do better. We selected a random sampling of folks who have been with us for many years, and those that are fairly new to the Credit Union. These surveys provide a wealth of information for better serving our membership, and we take them very seriously.

One recurring survey comment, primarily from the newer membership, surprised me ... a lack of available ATMs. While on our website and explained at account opening, we apparently have not gotten the word out as well as we would like. In addition to the 12 CFCU owned ATMs with FREE access, CFCU members also receive surcharge FREE access to nearly 30,000 additional ATMs through the MoneyPass National ATM Network and Alliance One Nationwide ATM Network. That means use can use, surcharge FREE, any ATM that has "MoneyPass" or "Alliance One" on it. You can go to our website at www.CenFedCU.org to access a list of available ATMs within range of your zip code. Not only that ... CFCU members receive four free non-Century Federal ATM transactions per month. Deposits are also accepted within the State of Ohio at Dollar Bank, Fifth Third Bank (\$2 fee), Huntington Bank, Ohio Savings Bank, US Bank, and PNC Bank (at most locations).

We are committed to continually looking for ways to better serve the membership needs, and appreciate your feedback. We love to hear your ideas and suggestions ... keep them coming!

Wishing you and your loved ones a glorious Fall and wonderful Thanksgiving!

Together We're Better!

Sharon Churchill
President & CEO



Century Federal Members Have Access to Nearly 30,000 Surcharge-Free ATM Locations

Century Federal Credit Union now offers 12 ATM locations, conveniently located throughout Cuyahoga County – but we don't stop there. Our members also get access to nearly 30,000 surcharge-free ATM through the "MoneyPass®" and "Alliance One®" Nationwide ATM Networks. You can check out all of Century Federal's locations at the right, and you can also visit www.CenFedCU.org to find the full list of all of the surcharge-free locations too!



Life Insurance – Do You Need It?

At some point in your life, you'll probably be faced with the question of whether you need life insurance. Life insurance is a way to protect your loved ones financially after you die and your income stops. The answer to whether you need life insurance depends on your personal and financial circumstances.

Should you buy life insurance?

You should probably consider buying life insurance if any one of the following is true:

- ▶ You are married and your spouse depends on your income
- ▶ You have children
- ▶ You have an aging parent or disabled relative who depends on you for support
- ▶ Your retirement savings and pension won't be enough for your spouse to live on
- ▶ You have a large estate and expect to owe estate taxes
- ▶ You own a business, especially if you have a partner
- ▶ You have a substantial joint financial obligation such as a personal loan for which another person would be legally responsible after your death

In all of these cases, the proceeds from a life insurance policy can help your loved ones continue to manage financially during the difficult weeks, months, and years after your death. The proceeds can also be used to meet funeral and other final expenses, which can run into thousands of dollars.

If you're still unsure about whether you should buy life insurance, a good question to ask yourself is: If I died today with no life insurance, would my family need to make substantial financial sacrifices and give up the lifestyle to which they've become accustomed in order to meet their financial obligations (e.g., car payments, mortgage, college tuition)?

If you need life insurance, don't delay

Once you decide you need life insurance, don't put off buying it. Although no one wants to think about and plan for his or her own death, you don't want to make the mistake of waiting until it's too late.

Periodically review your coverage

Once you purchase a life insurance policy, make sure to periodically review your coverage – especially when you have a significant life event (e.g., birth of a child, death of a family member) – and make sure that it adequately meets your insurance needs. The most common mistake that people make is to be underinsured. For example, if a portion of your life insurance proceeds are to be earmarked for your child's college education, the more children you have, the more life insurance you'll need. But it's also possible to be overinsured, and that's a mistake, too – the extra money you spend on premiums could be used for other things. If you need help reviewing your coverage, contact your insurance agent or broker.

Want to learn more about this information and other investment options?

Speak with a Money Concepts Financial Advisor today. Visit www.CenFedCU.org/wealth, call **330.760.4623** or email centuryfcu@moneyconcepts.com to schedule your complimentary consultation today!

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Have You Recently Moved?

Your cooperation is appreciated in keeping Century Federal updated with your current mailing address and contact phone numbers. Have you moved, gotten a new phone number or even updated your email address? Be sure to check that you've provided Century Federal with your most up-to-date information. It is critical that member records are updated for many reasons, including:

- ▶ Paper Statement and eStatement delivery
- ▶ Replacement ATM/debit/credit cards
- ▶ Membership updates

Updating your information is easy. You can do it in three easy ways:

Online: If you have online banking, updates can be made electronically.

In-person at Branch: Stop by any of our branches to update in person.

Fax: Fax your request, in writing with your name, account number and your signature to the Member Service Center at **216.535.3115**.

If you have any questions about updating your address, phone number or email address, please contact the Century Federal Member Service Center at **216.535.3200**.



New Independence Branch is Now Open

Century Federal has expanded by opening our eighth branch that is located at 4600 Rockside Road in Independence, Ohio. The new branch is open Tuesday-Friday, 9:30am – 6:00pm and Saturday, 9:00am – 2:00pm and is a full service location, including a drive-up ATM.

We recently held the grand opening to introduce the new branch to our members and the city of Independence. Hundreds of attendees were treated to:

- ▶ Raffles
- ▶ Daily food trucks
- ▶ Giveaways
- ▶ Pictures with Slider
- ▶ Ceremonial ribbon cutting
- ▶ Much more..

The staff at the new location is excited and ready to offer their services to help you with all of your financial needs. We encourage you to stop in and check out the new branch soon!



Need Some Extra Cash for the Upcoming Holiday Season?

Don't forget about our Skip-A-Pay Program that allows you to skip one qualifying loan payment each year!

Apply at www.CenFedCU.org or call 216-535-3200 for details.

Are You Taking Advantage of Your Member Benefits?

\$8.50
Movie Tickets

CINEMARK
CENTURY THEATRES. *CinéArts* *Timeslotown*

 **REGAL**
CINEMAS

Purchase Tickets at Any
Century Federal Branch Location

New Century Federal Website Coming Soon!

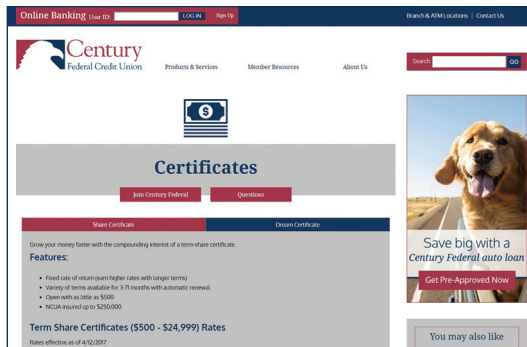
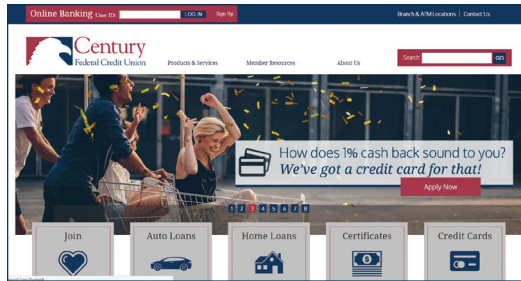
Century Federal is pleased to announce that we will soon be launching a NEW website. So the www.CenFedCU.org that you have been used to seeing will soon be getting a new look and feel. The site was redesigned to offer a responsive platform that provides an ideal user experience from desktop, tablet, and mobile.

Our team has worked extremely hard to develop a site where our visitors will not only find a wealth of information, but also enjoy visiting. Whether viewing our blog or clicking through to one of our actively updated social media sites, we look forward to engaging with both our current members and potential members too!

Soon you'll be able to:

- ▶ Rediscover all the products and services we provide to our members
- ▶ Use our interactive locations page to find all of our Century Federal branches and ATMs along with our surcharge-free ATMs too
- ▶ Stay up-to-date on our current events and promotions
- ▶ Open a new account or apply for a loan online
- ▶ See all of our member discounts and perks

We will continually expand our online content to bring you updated and relevant information. We also encourage you to follow us on our various social media platforms too.



MEMBER SERVICE CENTER

216.535.3200

BRANCH LOCATIONS

Downtown

1240 E 9th St • AJC Federal Building, #719
Cleveland, OH 44199
216.535.3290
Mon-Fri 8AM-3:30PM
ATM

Independence

4600 Rockside Road
Independence, OH 44131
216.535.3410
Tues-Fri 9:30AM-6PM
Sat 9AM-2PM
Sun-Mon Closed
Drive-up ATM

Lyndhurst

5465 Mayfield Rd
Lyndhurst, OH 44124
216.535.3800
Mon, Tue, & Thu 8:30AM-4PM
Wed Closed
Fri 8:30AM-6PM Sat 8:30AM-2PM
ATM, Coin Machine

NASA

21000 Brookpark Rd • Building 15
Cleveland, OH 44135
216.535.3400
Mon-Fri 8AM-3:30PM
ATM, Coin Machine

North Olmsted

28251 Lorain Rd
North Olmsted, OH 44070
216.535.3100
Mon-Thu 8:30AM-4PM
Fri 8:30AM-6PM Sat 8:30AM-2PM
Drive-up ATM, Coin Machine

Sherwin-Williams

101 Prospect Ave NW
Republic Building, #900
Cleveland, OH 44115
216.535.3700
Mon-Fri 8:30AM-4PM
Daily closed 1-1:30PM
ATM

Strongsville

14244 Pearl Rd
Strongsville, OH 44136
216.535.3260
Tues-Fri 9:30AM-6PM
Sat 9AM-2PM
Sun-Mon Closed
Drive-up ATM, Night Drop,
Safe Deposit Boxes, Coin Machine

VA Medical Center – Wade Park

10701 East Blvd, 1-E210
Cleveland, OH 44106
216.535.3600
Mon-Fri 8AM-3:30PM
ATM

Century Federal Rocks Promotion

To help celebrate the opening of our new Independence Branch, we have placed painted rocks all around the city of Independence. Find one of these branded rocks, bring it to our new branch at 4600 Rockside Road by 10/31/17 and we will donate \$20 to the Cuyahoga County Animal Shelter's Best Friends Medical Relief Fund. Full details are listed on our website at www.CenFedCU.org.



BRANCH CLOSINGS:

- **Monday, October 9**
Columbus Day
- **Saturday, November 11**
Veterans' Day (Weekday-only branches observe on Friday, November 10)

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

