

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



## Letter from the President/CEO

The Board of Directors, Management Team and staff takes our responsibility of managing your financial needs and maintaining a healthy credit union very seriously. This means so much more than just the day-to-day management of the credit union. Each fall, the Board of Directors and Management Team meets for three days to talk about where the credit union has been, where it is now, and where it is going. The result of this Fall Retreat meeting is a rolling five-year strategic plan. We discuss everything from the state of the economy, changes in the credit union industry, consumer needs, how we best serve our membership, membership trends, branches and ATMs, products, services and technologies that will make us more efficient and so much more. Many of you know that one of my hobbies is quilting; it is truly like assembling the perfectly pieced, beautiful quilt.

The team will be meeting soon for our 2014 Fall Retreat. The resulting Strategic Plan is essentially the marching orders for managing the Credit Union. Based on this Strategic Plan, we put together a tactical plan (how to make it happen) and a budget. All very challenging and time consuming, but truly the method that makes us successful.

Looking forward to another great year!

*Together We're Better!*

Sharon Churchill  
President / CEO



## New CFCU Member \$100 Promo

**Spread the Word: Tell Your Family to Switch to CFCU and They Can Earn up to \$100**

- Open up a CFCU Checking Account with at least \$25
- Set up automatic direct deposit of a \$250 minimum
- Make five (5) debit card purchases in first 60 days
- Provide an active email

**EARN \$50!**

- Sign up for Online Banking
- Pay minimum two (2) bills via Online Bill Pay in first 60 days

**EARN \$50 MORE!**

The CFCU New Member \$50/\$50 promotion runs from September 5, 2014 through November 5, 2014. Promotion is for NEW Century Federal Credit Union (CFCU) members only, existing members are not eligible. Promotion consists of two (2) separate qualifiers with payouts of \$50.00 for each qualifier. NEW CFCU members who open a CFCU share savings account between September 5, 2014 and November 5, 2014 will receive a maximum payout of \$100.00 if both qualifiers are met. NEW CFCU members will have 60 days from opening their CFCU share accounts to meet all promotional requirements and become eligible for promotional payouts. Promotional payouts will be distributed to eligible NEW CFCU member checking accounts within 15 days of requirements being fulfilled. Promotional code "LOVE-CFCU" must be used when opening a NEW CFCU member account in order to track and ensure proper payouts for all NEW CFCU members within the promotional period.

## MARK YOUR CALENDAR – CFCU 2015 ANNUAL MEETING

The Century Federal Credit Union Annual Meeting will be held on **Thursday, March 26, 2015**.

Members who wish to be nominated for the board through the Nominating Committee must return required documentation by December 1, 2014.

Members who still wish to run for the board of directors, but miss the deadline date of December 1st for the Nominating Committee can be added to the ballot with a petition of at least twenty-five (25) signatures. The deadline date for petitions is December 31st.

If you are interested in running for the Board of Directors, please visit the Annual Meeting page of our website at [https://www.cenfedcu.org/membersResources/Annual\\_Meeting.asp](https://www.cenfedcu.org/membersResources/Annual_Meeting.asp) or contact Gwen Dillingham at **216.535.3248** for an information packet. Or you may submit your request by mail to:

*Century Federal Credit Union  
Nominating Committee  
1240 East Ninth Street, Room 719  
Cleveland, Ohio 44199*



## GM Discount for CFCU Members

**NEED A NEW CAR? YOUR CREDIT UNION MEMBERSHIP GIVES YOU GREAT WAYS TO SAVE**

Century Federal Credit Union (CFCU) has great ways for our members to save on a new vehicle purchase.

The Credit Union Member Discount from GM offers all current and eligible credit union members the chance to save hundreds, even thousands, on a new Chevy, Buick, or GMC. This is in addition to the most current incentives and special offers! Depending on the vehicle, you could save hundreds, even thousands of dollars on your next new Chevrolet, Buick, or GMC vehicle purchase just for being a credit union member. Visit the auto program page of our CFCU website or visit [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org) to see how much you can save and request your GM Authorization Number.

Our members can save big with great low rates when you finance your new vehicle through Century Federal Credit Union (CFCU). Contact us at **216.535.3247** or by email at [memberservices@cenfedcu.org](mailto:memberservices@cenfedcu.org) directly to find out more about your vehicle financing options.



## IRA? Avoid IRS Penalty! Remember Your IRA Required Minimum Distribution

Members who are 70½ or older or who will turn 70½ this year are required to take their yearly minimum required distribution from their Traditional IRA account. Minimum required distribution information for the current tax year appeared on your December 2013 statement. Please refer to your statement to ensure you are taking the proper required distribution from your IRA. Members that have set up automatic distributions from their IRA account may change the withholding election at any time.

## Term Share Certificate Promotion 48-month Term Share | 1.50% APY\*

\*APY = Annual Percentage Yield. Penalty for early withdrawal. This offer, including the stated APY, is effective September 1, 2014 through October 31, 2014. There is a \$500.00 minimum deposit required to open a Special 48-month Century Federal Credit Union (CFCU) Certificate. Additional deposits not allowed. You must be a member of CFCU. Certificate owner(s) must have a CFCU draft checking account as of the certificate issue date. If these requirements are not met, your Special CFCU Certificate dividend rate will be the prevailing dividend rate of a regular CFCU Certificate for the duration of the certificate's term. At maturity, the Special CFCU Certificate will automatically renew to a regular CFCU Certificate at the prevailing dividend rate unless member specifies otherwise. Rates on specified certificate accounts may change after account opening. CFCU reserves the right to discontinue or modify offers at any time. Minimum of \$25.00 to open a CFCU draft checking account. Fees may reduce earnings. Dividends compounded and credited monthly. Please contact a branch employee for further information about applicable fees and terms.

## 2014 Guy H. Thorpe Memorial Scholarship Winners

CFCU proudly congratulates the 2014 Guy H. Thorpe Memorial Scholarship Winners who include: Bri'Yanna Graham, Kyle Mountcastle, Janaye Reed, and Alexis Willoughby.

Eligibility: Century Federal Credit Union youth club members of at least one year who are high school seniors or recent high school graduates (no more than six months past graduation). Applicant must have earned a minimum of a 3.1 cumulative GPA on a 4.0 grade scale. Recipients of this award exhibit superior academic achievement and demonstrated community service throughout their high school careers.

You can review requirements for applying in 2015 online at: [www.cenfedcu.org/youngMembers/guyThorpe.asp](http://www.cenfedcu.org/youngMembers/guyThorpe.asp).



Bri'Yanna Graham



Kyle Mountcastle



Janaye Reed



Alexis Willoughby



### CFCU Auto - Save 1/2 Point (50 basis points) Promotion

Rates As Low As:

**1.40%APR\***  
New Vehicles



**1.90%APR\***  
Used Vehicles

\*APR = Annual Percentage Rate. Requires an ACH/Automatic Payment out of a CFCU Account. 239-Day promotional period. Offer cannot be combined with any other offers. APR quoted is the lowest possible rate for qualified members. All rates are subject to credit worthiness. Rate subject to change without notice. Promotion runs from March 6, 2014 through October 31, 2014. Please contact a branch employee for further information about applicable fees and terms.

## Home Depot Data Breach

Home Depot recently confirmed a nationwide breach of its customer's personal data at the 2,200 Home Depot stores in the United States from April through September 2014. This data breach could prove to be on the same scale or larger than the Target breach last year.

Century Federal strongly recommends that all members that have conducted transactions at Home Depot using their debit and/or credit cards carefully monitor their accounts for any suspicious or unknown activity. Home Depot stated that customers will not be responsible for any possible fraudulent charges on their credit or debit cards.

For more information, we recommend concerned members read Home Depot's statement on the matter, posted to their internet webpage. The notice can be found at <https://corporate.homedepot.com/MediaCenter/Pages/Statement1.aspx>.

With the recent rash of data breach notifications, Century Federal continues to recommend that all members regularly monitor their debit and credit card activity. For more information on ways to protect against identity theft, please see the numerous security articles posted on the Security/Alerts page of our website at [www.cenfedcu.org/membersResources/Security\\_Alerts](http://www.cenfedcu.org/membersResources/Security_Alerts).

## Century Federal Credit Union - Branch and ATM Locations

Your credit union, Century Federal Credit Union (CFCU), is one of the largest credit unions in Northeast Ohio with about \$349 million in assets and serving the financial needs of 28,000 fellow members from hundreds of Select Employee Groups (SEGs) throughout Cleveland, which include federal agencies, Cleveland Clinic Foundation, Sherwin-Williams, Cavaliers Holdings LLC, Cities of East Cleveland/Lyndhurst/North Olmsted/Strongsville/Westlake, Cleveland Metropolitan Bar Association (anyone who is a member of the Cle Metro Bar), Howard Hanna, Jergens Inc., Shiloh Industries, St. John Medical Center, and many more. Check out a full SEG listing for member eligibility on our website at [www.cenfedcu.org/aboutUs/segList.asp](http://www.cenfedcu.org/aboutUs/segList.asp).

CFCU has come a long way since being Federally Chartered in 1948 and has grown to having seven branch locations spread throughout greater Cleveland. CFCU has two downtown locations which include the AJC Federal Building (Room 719) and in the Sherwin-Williams Headquarters (Republic Building, Room 900). Two additional Select Employee Group (SEG) locations include the NASA Glenn Research Center (Building 15) and inside the Veterans Affairs Medical Center (VAMC) - Wade Park (presently on the third floor with a NEW first floor branch location COMING SOON). CFCU also has three free-standing community locations in Lyndhurst, North Olmsted, and Strongsville.

You can find a full branch listing with addresses on the back of this newsletter. In addition to the friendly face-to-face service you receive in visiting branches, all CFCU members can put your account information at your fingertips 24/7 by using our Online Banking, Online Bill Pay, and Mobile Banking (Eagle Mobility) services.

CFCU also has 11 CFCU owned ATMs where you gain FREE surcharge access and two ATM networks (**MoneyPass Nationwide ATM Network** - [www.moneypass.com](http://www.moneypass.com) and **Alliance One Nationwide ATM Network** - [www.allianceone.coop](http://www.allianceone.coop)) that provide you with over 20,000 surcharge FREE network ATMs. In addition, as a CFCU member you also receive four (4) FREE non-CFCU ATM (foreign ATM) transactions per month. Beyond four foreign ATM transactions there is a \$1.50 foreign ATM fee. Be sure to check out the CFCU Member Loyalty Program ([www.cenfedcu.org/member\\_loyalty](http://www.cenfedcu.org/member_loyalty)) and qualifications for how you can receive all your ATM transactions for FREE.

## CFCU Member Discount Program

Century Federal Credit Union (CFCU) appreciates you as a member. To show our appreciation above and beyond our great rates and low fees, CFCU has worked to create partnerships that provide you with additional value through CFCU Member discounts.

These discounts include better rates on things like auto partnerships, movie tickets, Playhouse Square tickets, theme park tickets, and more... Discover more about each special offer by clicking on the offer via links from the Member Discounts page of our website ([www.cenfedcu.org/memberDiscounts](http://www.cenfedcu.org/memberDiscounts)) or visit a local branch for details. Note: prices are subject to change at any time without notice. Theme park tickets are seasonal.

- **Auto Partnerships:**
  - AutoCash
    - Gas card and Visa gift card program
  - Brunswick Auto Mart
    - New and used vehicle discount program
  - Crestmont Hyundai
    - New and used vehicle discount program
  - Enterprise Car sales
    - Used vehicles
  - General Motors (GM) Discount
    - New vehicle discount program
  - MotorCars
    - New vehicle warranty program
- **Rental Car Discounts:**
  - Alamo
  - National
- **Movie Tickets:**
  - Cinemark
  - Regal
- **Playhouse Square Tickets:**
  - Online discount tickets program
- **Tax Services:**
  - Jackson Hewitt
  - Turbo Tax
- **Theme Park Tickets** (May through August):
  - Cedar Point
  - Cedar Point's Soak City Waterpark
  - Wildwater Kingdom

Be sure to also check out our CFCU Member Loyalty Program at [www.cenfedcu.org/member\\_loyalty](http://www.cenfedcu.org/member_loyalty).



### MEMBER SERVICE CENTER

216.535.3200  
800.615.2328 (outside local calling area)  
memberservice@cenfedcu.org  
Mon-Fri 7:30AM-6PM Sat 8AM-2PM

### BRANCH LOCATIONS

#### Downtown

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

#### Lyndhurst

5465 Mayfield Rd  
Lyndhurst, OH 44124  
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  
Mon-Fri 8AM-3:30PM  
ATM, Coin Machine

#### North Olmsted

28251 Lorain Rd  
North Olmsted, OH 44070  
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  
Mon-Fri 8:30AM-4PM  
Daily closed 1-1:30PM  
ATM

#### Strongsville

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

#### VA Medical Center – Wade Park

10701 East Blvd • University Circle  
Cleveland, OH 44106  
Mon-Fri 8AM-3:30PM  
ATM

## STAY CFCU CONNECTED



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*Century Federal  
Credit Union*  
on YouTube



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on Twitter



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Credit Union*  
on Facebook



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### BRANCH CLOSINGS:

- **Monday, October 13th**  
*Columbus Day*
- **Tuesday, November 11th**  
*Veterans Day*
- **Thursday, November 27th**  
*Thanksgiving*
- **Thursday, December 25th**  
*Christmas Day*
- **Thursday, January 1st**  
*New Year's Day*

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

