

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

## Message from the President:

As a Member of Century Federal Credit Union, my husband and I make full use of the large array of products and services that are offered. Are you getting the most value from your membership? Aside from our great lending rates and wide-range of deposit products and services, your Century Federal membership entitles you to a whole gamut of convenience services such as Money Orders and Official Checks, Courtesy Pay, Skip-A-Pay, VISA Gift and Reloadable Cards, Domestic and International Wire Transfers, and Safe Deposit Boxes at some locations. Free to our membership are services including Direct Deposit, eStatements, eAlerts, Mobile Banking and Online Banking/Bill Pay. We offer Wealth Management services, Popmoney and online loan applications. Our VISA credit cards include cash back or myChoice Rewards.

There are also some fairly significant discounts at various local merchants for a variety of products and services. I highly encourage you to take full advantage of these products and services, including savings on movie and theater tickets, new/used auto purchases, cell phone service, tax prep software, amusement park tickets, and much more. You can really save yourself a significant amount of money over the course of the year if you take full advantage of all of these membership perks and offerings. My team is always working to share the specific details with you in our branches, by email, on our website, across our social media platforms, and via standard mail. So keep your eyes peeled for these communications so you don't miss out on your chance to save big. There even quite a few ways for you to save included in this newsletter!



I know that I love a good deal and my family and I have personally taken advantage of a number of these membership offerings, discounts and perks over the years. And remember, you can always check out all of our current membership discounts at [www.CenFedCU.org/MemberDiscounts](http://www.CenFedCU.org/MemberDiscounts) or just ask a credit union staff member next time you visit one of our branches or give us a call.

Sincerely,

Sharon Churchill  
President & CEO

## Do You Know the Rate on Your Auto Loan?

Did you finance your last car loan at the dealership from which it was purchased? Or maybe you were more concerned with your monthly payment at the time of financing. Either way, if you owe money on your current auto loan, you can refinance it. It works very similarly to refinancing a mortgage, with many of the same pros and cons. Refinancing your car can help you save money if you find a lower rate or you can just lower your monthly payment by extending the length of your loan.

If your credit score has improved since you originally financed it, you should definitely look into refinancing – as your new, higher credit score could qualify you for a significantly lower interest rate.

You should also remember that there may be prepayment penalties written into your original loan agreement. This could make refinancing a costly option. Some lenders can make you pay a portion of the remaining interest when you refinance, not just what's left on your principal.

You can refinance your auto loan with Century Federal today for **as low as 2.40% APR** and for a limited time you could also qualify for a \$50 Speedway® gas card. But don't delay; this special offer won't last long. Call us at **216.535.3200**, submit your application online at [www.CenFedCU.org](http://www.CenFedCU.org) or visit your local branch to get started.

\*APR = Annual Percentage Rate. APR quoted is current as of 9/18/16 for qualified members. All rates are subject to change at any time and vary based on credit worthiness.



## Are You Getting the Most from Your Credit Card?

We are getting smarter about credit cards. According to recent Gallup research, more Americans are relying less on them. In fact, credit card ownership is at an all-time low, with 64 percent of those surveyed paying off their balances in full each month, the highest percentage Gallup has recorded.

Still, you need to be sure that as you borrow and pay off balances you get the most for your dollar. That means finding the right card to meet your needs with the right financial institution. Traditionally, credit unions have offered some of the lowest credit card rates in the industry. Right now, Century Federal has two credit options for members to choose from – a myChoice Rewards VISA and a Platinum Cash Back Rewards VISA.

The myChoice Rewards VISA gives you the ability to earn points for EVERY purchase that you can redeem from a rewards catalog that includes cash, gift cards, merchandise, travel options and much more. In addition, this card has no annual fee and **rates as low as 9.24% APR\***.

We also offer a Platinum Cash Back Rewards VISA with no annual fee, **rates as low as 7.50% APR\*** and you can also earn a 1% rebate on purchases.

So stop paying high rates on other bank credit cards and make the switch today to a Century Federal VISA! Give us a call at **216.535.3200**, stop by your local branch or visit us online at **www.CenFedCU.org** to fill out your application and start saving today!

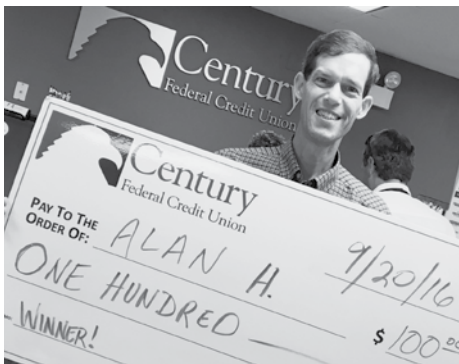
*\*APR – Annual Percentage Rate. Rates current as of 10/1/2016 and are subject to change at any time. Credit eligibility, credit limits and rates are subject to credit score and approval.*



## You Can Earn \$100 Just for Being a Century Federal Member

Would you like a chance to win \$100? Just ask one of the six members who have already won this year how easy it was. Every month Century Federal is giving away \$100\* to one lucky member! If your vehicle is spotted with a Century Federal bumper sticker, you could be our winner. Head over to your local branch or visit **www.CenFedCU.org** to request your exclusive Century Federal bumper sticker and register your vehicle. If your registered automobile is seen with a Century Federal Bumper Sticker on it, you could win \$100! It's really that simple!

*\*Prize awarded in the form of a \$100 VISA gift card and may be considered income reported on 1099 MISC or 1099 INT. Full contest details available at [www.CenFedCU.org](http://www.CenFedCU.org).*



Alan – NASA Branch Member



Alicia – Wade VAMC Branch Member



Rick – North Olmsted Branch Member

## Is Protecting Yourself from Identity Theft Important to You?

Century Federal Credit Union now offers our share-draft checking account members a new savings program – Benefits Plus®. Once enrolled in the Benefits Plus program you can start saving almost immediately on hundreds of things you can use almost every day including gift cards, dining out, movies, grocery coupons, roadside assistance, travel services, home security, and much more. But one of the most important perk to this program is the identity theft protection that includes services like fraud alerts, credit reports, and junk mail reduction.



The identity theft protection doesn't stop there. You also get the guarantee of Restoration Rescue coverage in the event that your identity is compromised. This includes:

- If your identity is stolen, Benefits Plus covers the cost of Restoration Rescue service performed by one of their licensed attorneys, highly specialized

in identity theft restoration (up to \$5,000 per account, per lifetime) and reimbursement for the following – any liability that results from the fraudulent misuse of your lost or stolen cards and/or the cost of replacing documents, up to a maximum of \$250 per primary account, per lifetime.

- Restoration Rescue will discuss the applicable laws and time limits which apply to recovery of the loss of funds, and you will be offered an option to sign a Limited Power of Attorney, giving our attorneys the ability to act on your behalf.
- Restoration Rescue will assist in filing police reports and contacting of all credit bureaus, creditors, financial institutions, merchants, even utility companies on your behalf.

Ready to start your identity theft protection plus all of the discounts and savings that come with the Benefits Plus program? Just visit any of our branch offices to sign up and take advantage of our FREE for 60-days trial period (only \$5.95 a month thereafter).

# Sprint®



## Save with Sprint's Credit Union Member Discount!

### Get 10% off of select, regularly priced Sprint monthly data service.

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



## Get the Most Out of Your Retirement

### The Money Concepts Financial Advisors can help

Stop by your local branch or visit [www.CenFedCU.org/wealth](http://www.CenFedCU.org/wealth)

## Need a Break from Your Bills This Holiday Season?

If you need a little extra cash this holiday season, Century Federal's Skip-A-Pay Program could be just what you are looking for. You can take advantage of this exclusive member benefit for any qualifying Century Federal loan\*. These loans include:

- Automobile
- Boat or RV
- Mobile Home
- Camping Trailer
- Signature/Unsecured
- Line-of-Credit
- Overdraft



Skip-A-Pay applications must be received the month PRIOR to the requested skipped month and processing fees are assessed for each loan payment you choose to skip. Visit [www.CenFedCU.org](http://www.CenFedCU.org), stop by your local Century Federal branch or call us at **216.535.3200** to for more details about Century Federal's Skip-A-Pay Program.

*\*Credit Cards, Mortgage, Share-Secured and Term-Share, Secured loans are excluded from this program. Only one payment per eligible loan can be skipped in any calendar year. Other restrictions may apply. See a branch associate for full program details.*

**CONNECT WITH  
CENTURY FEDERAL**



### BRANCH CLOSINGS:

**Monday, October 10**  
**Columbus Day**

**Friday, November 11**  
**Veterans Day**

**Thursday, November 24**  
**Thanksgiving Day**

**Monday, December 26**  
**Christmas Day observed**

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



### MEMBER SERVICE CENTER

216.535.3200

800.615.2328

[memberservice@cenfedcu.org](mailto: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

216.535.3290

Mon-Fri 8AM-3:30PM

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

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, 1-E210  
Cleveland, OH 44106

216.535.3600

Mon-Fri 8AM-3:30PM

ATM