

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

## Letter from the President/CEO

It continues to amaze me how quickly the criminals, in this world, catch up to new technology. No matter how good and how sound the technology appears to be, there continues to be a way to compromise it. I have often heard that life will always find a way to continue – I guess that applies to crime as well. With the recent invasion of Anthem data, including social security numbers, birth dates, etc., in my mind this becomes an even bigger threat than ever before. So how do you go about protecting yourself? Honestly, I'm not sure. It has been several years since I have carried cash in my wallet. I almost exclusively use my debit or credit cards, and I reap the benefits of convenience, cash back, rewards, and an itemized statement of expenses which I pay off electronically each month. My thirty-something children don't even remember paying by any other method.

As an industry and as your credit union, we continually seek ways to out-think the criminals. Later this year, your cards will be replaced by new cards with EMV chips, a technology used in Europe for the past several years. In addition, the Credit Union is researching the feasibility of other technologies to protect your transactions. One would ask, if the criminals can get into huge systems such as Anthem, what would stop them from getting into the Credit Union records? I receive literally hundreds of emails each week, and it is astounding how many of them contain actual threats to the integrity of my computer. Just as we ask our employees to continually sanitize their hands against the threat of human virus and illness, we also continually monitor and advise against opening unknown emails. Our firewalls, internal technology and controls are strong, and tested routinely, but unfortunately no entity, including the government, can guarantee data safety. Our IT Department informs me that they block thousands of potentially damaging emails every day from going through. Please be assured that we are very, very conscientious about protecting our members in every way that we possibly can.



So what can you do to help? Be very, very aware of the transactions that flow through your accounts, question all emails and do not fall prey. If something seems odd, question it—and when in doubt, delete it. Monitor your credit reports. If you have reason to believe that your data has been compromised, please let us know immediately so that we can examine your accounts even more closely. On the other hand, if we notice something unusual or awry, we will block your card until we can get in touch with you. We need to work and stand strong together.

On a brighter note, it was nice seeing many of you at CFCU's annual meeting and the Wade Park branch open house! Spring is right around the corner and time to start planning those wonderful, warm summer days!

*Together We're Better!*

Sharon Churchill  
President / CEO

## New Wade Park VAMC Branch Opening

For those of you that have banked with us at the VA Medical Center over the last few years, you know that the location has not been ideal – but all of that has now changed! On March 17, 2015 we opened the doors to the new space for our Wade Park VAMC branch staff and members. The new location offers many upgrades from our previous location including:

- ❖ Larger work space
- ❖ Private offices
- ❖ Handicapped accommodating teller station
- ❖ 24/7 ATM access
- ❖ Same convenient hours - 8:00am-3:30pm, Monday – Friday

We are very appreciative to the VAMC staff for their efforts in providing Century Federal with this more accessible and convenient location for our members. We look forward to continuing to provide comprehensive and affordable banking services in this new state-of-the-art branch location.



**Home  
Renovation  
season is here!**

**Put your home  
to work for YOU!**

**HELOC rates as low as  
2.75% APR\***

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



**APR = Annual Percentage Rate**

## Benefits Plus – Helping You Save

Century Federal Credit Union has partnered with Generations Gold, Inc. to bring checking account members a new benefits program – Benefits Plus®. Once enrolled in the Benefits Plus program you can start saving almost immediately. Here are just a few of the many discounts this program offers:

- ▶ **Full Service International Travel Agency** (online or concierge)
  - ❖ Double-the-difference, low-price guaranteed
  - ❖ 3%-5% cash-back rebate checks on travel
  - ❖ 24/7 emergency hotline
- ▶ **Identity Theft Protection**
  - ❖ Restoration Rescue®
  - ❖ Fraud alerts
  - ❖ Credit reports
  - ❖ Junk mail reduction
- ▶ **Consumer Protection - ATD home security services and anti-virus software**
- ▶ **Health Benefits - hearing aids, vision care and prescriptions**
- ▶ **Retails Stores, wholesale club memberships, gift cards**
- ▶ **Dining and Entertainment**
  - ❖ Discounts on movie tickets, restaurants, dinner/movie bundles, theme parks
  - ❖ Dining Dough® – save up to 87% on tons of local restaurants
- ▶ **Family Benefit Discounts**
  - ❖ Roadside Protect (family discount that can save over \$150 a year)
  - ❖ Grocery coupons
  - ❖ Office/School Supplies
  - ❖ Pet insurance



Ready to start saving today? Just visit any CFCU branch office to sign up and take advantage of our FREE for 60-days trial period (only \$5.95 a month thereafter).

### CFCU Benefits Plus Member

*"I signed up for Benefits Plus in December and so far I have used it to save on restaurants, movies, and my pet insurance. I already had pet insurance, so when it was ready to renew I called and gave them the code I got from Benefits Plus and I received 5% off, or about \$30 in savings for the year. I have also used the dinner and a movie discount to purchase a \$25 gift certificate, to a restaurant of your choice, and two movie tickets for only \$35.00. That's like getting the movie tickets for only \$5.00 each and they can be used anytime. You just can't beat that kind of savings." – Connie*

## Guy H. Thorpe Memorial Scholarship

Century Federal Credit Union (CFCU) is honored to offer our teen members the **Guy H. Thorpe Memorial Scholarship**. This scholarship honors the legacy of Guy H. Thorpe, who served as a dedicated volunteer on the Century Federal Credit Union Board of Directors for 30 years.



2015 Scholarship Applications are now being accepted with the postmarked deadline of June 11, 2015. Scholarships will be awarded to Century Federal Credit Union youth club members, per the eligibility requirements noted below.

The award is a non-repayable, one time/non-renewable scholarship. Century Federal Credit Union is committed to assisting our young members who choose to further their education through post-secondary studies.

- o **How to Apply:** Download a PDF version of the CFCU Guy H. Thorpe Memorial Scholarship application\* from [www.CenFedCU.org](http://www.CenFedCU.org) or visit a branch to pick up an application.
- o **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.
- o **Selection:** Recipients of this award exhibit superior academic achievement and demonstrated community service throughout their high school careers. The CFCU Scholarship Committee reviews all submitted applications and will select the scholarship recipients.
- o **Application Deadline:** Applications must be received in a CFCU branch or mailed and postmarked by June 11, 2014. Applicants will receive notification of application receipt. Award recipients will be notified no later than July 31, 2014.
- o **Questions:** Contact the CFCU Marketing Department 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.*

## Century Federal Annual Meeting Recap

It was another great meeting this year with over 200 members in attendance at the event on March 26, 2015. The German-American Club in Olmsted Falls provided a great venue for our CEO and Board Members to showcase all of the great work that CFCU has been doing over the last year.

We hope to see even more of our members at next year's event.



## Are You Taking Advantage of Your Member Benefits?

Who doesn't want to save money in today's economy; especially when it comes to purchasing a vehicle. Century Federal Credit Union offers its members a wide variety of discounts and incentives, and this is particularly true when buying a new or used car. So don't miss out on taking advantage of as many of these great offers as possible.

### GM - Credit Union Member Discount

- ▶ Save hundreds, and on certain vehicles even thousands, with combined discount pricing and cash bonuses on a new Chevy, Buick or GMC

#### Member & GM Discount User

*"I was already planning to buy a new car last summer when I first heard about the GM discount from my Century Federal branch, so it was perfect timing. I was in the market for a Buick and was able to take advantage of this member benefit. All you have to do is pick up the form at the branch and take it with you to the dealership. It was very easy and I was able to save well over \$1,000 on my new Buick Regal. It is really a win-win for members." – Pete*

### AutoCash – Gas & Gift Card Incentives

- ▶ Receive a \$20 Shell gas card for test driving a car or a \$50 VISA gift card for purchasing a car, when you finance your loan with CFCU. When you decide to start shopping for your next car, stop in at your local CFCU branch and ask for an AutoCash flyer. The flyer lists a number of participating local auto dealerships at which you can redeem the offer. Don't forget to get your auto loan pre-approved while you are there.



### Automotive Affinity Discounts

- ▶ Visit one of the local dealerships offering exclusive Century Federal discounts and incentives including:

#### Brunswick Auto Mart

- ❖ 1% below factory invoice (new car)
- ❖ \$500 off (used car)
- ❖ Two years of free oil changes
- ❖ Free car washes for life
- ❖ 30% off a service contract purchase

#### Crestmont Hyundai

- ❖ 1% below factory invoice (new car)
- ❖ \$250-\$500 off (used car)
- ❖ Two years of free oil changes
- ❖ Free car washes during car ownership
- ❖ 25% off aftermarket products and service contracts

#### Enterprise

- ❖ 12-months of roadside assistance
- ❖ 12/12 limited power train warranty

#### Montrose Mazda

- ❖ 1% below factory invoice (new car)
- ❖ Free Montrose Auto Group Rewards card (new car)
- ❖ \$500 off (used car)
- ❖ Free car washes during car ownership
- ❖ 25% off aftermarket products and service contracts

#### MotorCars Cleveland

- ❖ Free lifetime power train warranty (new car)
- ❖ Two years of free oil changes with the purchase of a certified used car (non-synthetic)
- ❖ Oil change for only \$19.95 (non-synthetic)
- ❖ Service appointments available 7-days a week & until 3AM most days

### Market Leading Auto Finance Rates

In addition to ample discounts noted above, CFCU offers rates as low as

**New car loans** as low as **1.40% APR\***

**Used car loans** as low as **1.90% APR\***

\*APR = Annual Percentage Rate. Rates are subject to change. Rates are subject to credit score and include CFCU auto payment deduction discount of 0.50%.

Visit [www.CenFedCU.org](http://www.CenFedCU.org) for more member benefits or stop by your local branch today for details.



## Protecting Your Bank Account

Credit unions continually strive to maintain account security at the highest level possible, but consumers must also remain vigilant in protecting themselves from threats. The Federal Reserve recently released their Top Five Tips for Protecting Your Checking Account, here is what they suggest:



### 1. Don't give your account number or routing information to anyone you don't know.

Give out your account information for transactions only if you are familiar with the company you are dealing with. If you have not done business with a company before, give out account information only if you have initiated the transaction. Criminals may ask you for your account number and then withdraw money from your account by creating a demand draft or making an electronic transfer. They may also ask for your debit or credit card number and other personal information. Don't fall for these scams and don't let yourself be pressured into free trial offers.

### 2. Review your monthly statement.

Make sure all the checks, debits, automatic payments, and other withdrawals are ones you authorized. If you see a transaction you did not authorize, notify your credit union immediately. If you have online banking, you can check your transactions at any time.

### 3. Notify your institution about any problems as soon as possible.

The sooner you alert your creditor to a problem, the sooner they can get it resolved. In some cases, your bank may require you to notify them in writing. Keep copies of any documents you give the bank until the problem is resolved. If you think the problem is a result of fraud, you should also contact your state attorney general.

### 4. If you don't have the money in your account, don't write the check or authorize the debit.

Checks are being processed more quickly these days, which means the money may be debited from your account sooner. Also, many stores and utility, insurance, and credit card companies will convert your check to an electronic payment, which also means the money will be debited from your account sooner.

### 5. Know your rights under consumer protection laws.

If you have a problem with an electronic debit or electronic fund transfer, you have certain rights under the federal Electronic Fund Transfer Act (EFTA). You also have rights under the EFTA if you have a problem with a check that has been converted.

Source: [http://www.federalreserve.gov/consumerinfo/fivetips\\_checking.htm](http://www.federalreserve.gov/consumerinfo/fivetips_checking.htm)



### 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

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



## STAY CFCU CONNECTED

Check Out CFCU Discounts – Movie Tickets, Theme Park Tickets,  
Auto Partners, GM Discount ... see full details on the  
"Member Discounts" page of our website!"

### BRANCH CLOSINGS:

• **Monday, May 25**  
*Memorial Day*

• **Saturday, July 4**  
*Independence Day*

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

