

www.cenfedcu.org • 216.535.3200



Letter from the President and CEO

Before my grandmother passed away at age 96, we had a wonderful conversation about all the things that she had seen in her lifetime. She talked about the turn of the century, the roaring 20's (she was in her 20's at the time!!), prohibition, her first television, the Great Depression, the first man on the moon ... the list was endless and amazing. As a child, and even as a young adult starting my own family, I couldn't even imagine the things that were to come that would totally change my life.... iPod, cell phones, GPS, the microwave oven, bar codes, digital cameras ... even the way we bank.

When I was a child, the whole family would go to the bank on my Dad's pay day, each of us would get our allowance, and then make a trip to Woolworth's so we could pick out a toy! I would sit with my Dad when it was time to pay bills, and he would let me write out the checks, which he would sign and mail. Today, our paychecks get automatically deposited, we get our cash from ATMs, and we pay our bills online ... giving us so much more time to buy the toys we love!

If you haven't already done so, join me today in stepping up to the times by signing up for CFCU's new mobile banking application – **EAGLE MOBILITY!** It allows you to perform all the following transactions (24/7) from your mobile device – check balances, transfer funds, pay bills, find a nearby branch or ATM, or easily transfer money to others with PopMoney. What will they think of next?

Stay tuned ... there's more to come!

Sharon Churchill
President/CEO

*Your finances can be as
mobile as you are.*



**EAGLE
MOBILITY**

40-Year Member to be Inducted into Hall of Fame

Marketing Department

Bob Reichert, a 40-year member of Century Federal Credit Union, will be inducted into the Eastlake North High School Sports Hall of Fame for his achievements with the 1968 Boy's Varsity Basketball Team.

The Boys Varsity Basketball Team, perhaps the greatest basketball team to compete at Eastlake North, lost one game in its infamous 1968 season to the equally impressive Garfield Heights High School Boys Varsity Basketball Team. Wins were heavily attributed to the teams' stronghold predominantly seen at the guard, center, and scoring positions.

The second leading scorer of the 1968 Boys Varsity Basketball Team, Bob Reichert is an alumnus of the College of Steubenville and is the proud father to Melissa and Allison. An adventurous spirit who was employed with the Department of Defense and Logistics for most of his career, Reichert once drove his car to Myrtle Beach, South Carolina one afternoon, simply to enjoy the company of his daughter. When asked of that legendary season in 1968, Reichert replies, "we were just kids, kids that happened to live in the area and liked to play basketball."

The Eastlake North High School Boys Varsity Basketball Team will be inducted into the Eastlake North High School Sports Hall of Fame on **August 29, 2013** at LaMalfa Centre in Mentor Ohio. For driving directions, contact LaMalfa Centre directly at **440.357.9333**.

There's No Place like Home!



*What will you do
with a Home Equity
Line of Credit
from CFCU?*

Act today as this is a limited time offer.

*APR = Annual Percentage Rate.
Restrictions apply. Visit <https://www.cenfedcu.org/membersResources/promotion.asp>.

2.75% APR*

NCUA

Membership: Who Is Eligible?

Century Federal Credit Union is a Select Employee Group (SEG) credit union where an employer group, will sign up first and then you, as an employee, and your family members are then eligible to sign up to use our services.

You must be a current employee of full-time, part-time, or volunteer status of one of our Select Employee Groups. Membership is also extended to individuals who are members of an immediate family or household of a credit union member. Checkout who else is eligible:

IMMEDIATE FAMILY: Grandparent, parent, spouse, sibling, child, or grandchild. Immediate family member includes adopted children, stepparents, stepchildren, and stepsiblings.

HOUSEHOLD MEMBERS: Persons living in the same residence and who maintain a single economic unit. This includes any person who is a permanent member of and participates in the maintenance of the household, including family members, domestic partners, foster children, and legal guardian relationships. While roommates in a single residence would meet this definition, a fraternity, sorority, or nursing home is excluded from this definition.

Spread the Word! Share the Wealth!

Refer your family and co-workers to CFCU today!



The Back Up Retirement Plan

Melissa Bender, Marketing and Product Coordinator

No retirement plan is identical. Further, no employee has an identical financial portfolio. Individual Retirement Accounts, or IRAs are offered by many employers and can be an essential part of everyone's financial portfolio. With Social Security reporting a decline in payouts of 75% come 2033*, the days of relying on a plush retirement fund are flattening.

An **Individual Retirement Account**, or IRA (which describes a broad category of retirement arrangements, including Traditional and Roth accounts), **is a plan which provides tax advantages for retirement savings in the United States***, while supplying the individual with a backup savings plan. Some employers offer this benefit to employees to help counteract the financial road ahead of lessened government assisted retirement packages.

Your financial needs can be complex, and sometimes you may be unaware of what you need now - let alone have the magical capability to predict our own future needs. Some however, recognize the need to start an IRA is essential in today's economy. So, what's your back up plan? A credit card... An inheritance...Waiting until you have received your Social Security card?

The real benefit gained from actively contributing to an IRA program can be immeasurable. When you are financially secure, you are not only better prepared to enjoy a more productive, secure, and content life with your loved ones, you are better prepared for the unknown future ahead.

Speak with a Member Services Representative to learn more about the benefits of starting a Traditional or Roth IRA with CFCU.

Start protecting your future today.

*NY Times, Social Security Present and Future, March 30, 2013

Technology, CFCU and You – Supply and Apply!

David Turner, Director of Marketing

Technology is great if it is used to save you time and help you make better decisions. Personally, I agree with Eric Jewel, Director of Sales at CU Trends in reading his recent article titled "Helping Members Want to Succeed." Mr. Jewel stated that he realized "truly knowledge alone is not power. Knowledge that does not lead to some form of change is simply untapped potential." To have technology provide you with knowledge in real time is only advantageous if you use it.

Online Banking, Mobile Banking, Text Banking, and Account Alerts via email/texting are all services provided to you by CFCU that provide your account information at your fingertips - virtually on demand. But my question is, how do you utilize this technology – is it only SUPPLY (supplied) and glanced at OR do you APPLY it to help you reach your financial goals?

That brings me to a bigger question, what are your financial goals? Are your goals something simple like saving an extra \$100 per month to help pay for this or that item? Or, are you looking for something that provides a greater impact on your retirement? Whatever your goals, the point of Mr. Jewel's article was pretty much to change attitudes that saving doesn't

have to be viewed as that daunting "mountain of money management and financial planning" that you can't attain but more in breaking up your goals into something smaller and more manageable that lead to feeling good about what you're accomplishing. With that said, CFCU is here to help you in any way we can. CFCU already provides great rates and typically charges lower fees than banks and other financial institutions which are two ways that we help save you money but we're not only here to SUPPLY, we're here to help you APPLY as well.

I want YOU to know that we have high expectations here at CFCU and value you as a member. CFCU goes beyond keeping your money safe (that is a given expectation). We also provide you with the technology to access your account information when you want and need it but we're also here to go that next step on how you can better APPLY that financial information to reach attainable goals.

My suggestion to anyone reading this article would be to check any loan (new auto, used auto, mortgage, home equity line of credit, credit card...) you have elsewhere against CFCU's rates. How does our rate compare? Our rates are highly competitive because we are a not-for-profit institution and my guess is that most of the time our rate is going to be lower. Compare rates now and stop in a branch or set up an appointment to come in and discuss how we can SUPPLY AND APPLY to help you put more of your hard-earned money back in your pocket!

Checkout CFCU at these local parades:

CITY OF STRONGSVILLE HOMECOMING PARADE

Wednesday, July 17, 2013

Progress Parkway
and Pearl Road
to the Commons



NORTH OLMSTED HOMECOMING PARADE

Sunday, August 25, 2013

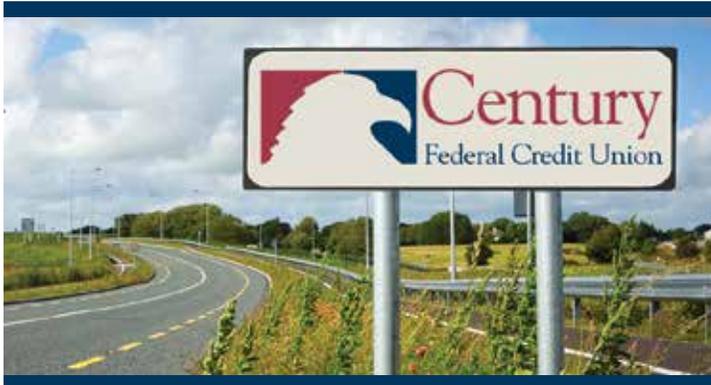
North Olmsted High School
to the North Olmsted
Community Park



CITY OF LYNDHURST HOME DAYS PARADE

Sunday, September 8, 2013

Mayfield
Road



Your Journey Starts Here!

AUTO LOAN
RATES
AS LOW AS

1.90 % APR*

*APR = Annual Percentage Rate. Restrictions apply.
Visit <https://www.cenfedcu.org/loanProducts/autoLoans.asp>



Buying Experience at Brunswick Auto Mart

Brunswick Auto Mart prioritizes the needs of its customers and devotes itself to personalized service in order to help provide prospective auto shoppers with their ideal Jeep, Dodge, Chrysler, or RAM vehicle. Brunswick Auto Mart believes Ohio drivers are looking for car dealers who will make their vehicle purchase as smooth and efficient as possible; as a result, they have paired attentive, personalized service with an extensive inventory of exciting new vehicles to make that happen.

If you are looking for a new vehicle, come to Brunswick Auto Mart! With an inventory that ranges from the refined 2013 Chrysler 200 Limited, to the hardy and capable 2013 Jeep Grand Cherokee Laredo - Brunswick Auto Mart has the auto for you! From everything to professional and comfortable commuting, to towing and off-roading, Brunswick Auto Mart's selection of Dodge, Chrysler, Jeep, and RAM vehicles will give you more than enough options to choose.

The experience does not end when the auto buyer drives off the lot in their new vehicle; in fact, that is only the beginning. Brunswick Auto Mart works to provide local drivers with the resources required to enjoy their autos for the length of the vehicles lifetime. And, the Brunswick Auto Mart parts department supplies Ohio Dodge, Chrysler, Jeep, and RAM drivers with quality parts, while its service department is here to help keep your vehicle running smoothly. They even offer a shuttle service, rental cars, pick up & delivery, and many other services for qualified customers, like free Wi-Fi in their Customer Lounge.

For a wide variety of models and makes, Brunswick Auto Mart is the go-to location for auto shoppers.

Brunswick Auto Mart:

brunswickautomart.com/century-federal-credit-union.htm
3031 Center Road, Brunswick, OH 44212, 330.273.3300

Borrow from CFCU – Buy from Enterprise

Through Century Federal Credit Union's (CFCU) partnership with Enterprise, members get both a great price and great service from a reputable used car dealer and a family-owned company with the world's largest fleet of passenger vehicles, hosting more than one million cars and trucks.

Enterprise Car Sales has worked with credit unions just like CFCU for more than 30 years, providing them an unprecedented level of service and sharing a commitment to local communities where business is conducted.

Offering a no-haggle pricing on great quality late model used cars since 1962, Enterprise offers a guaranteed seven day or one thousand mile repurchase policy - no questions asked. With more than 120 locations and more than 5,000 vehicles in stock nationwide, including 120 makes and models, Enterprise offers CFCU Members a discount on used vehicle purchases daily.

Enterprise Car Sales: enterprisecarsales.com/
BEDFORD LOCATION

19500 Rockside Road, Bedford 44146, 440.735.2030

BROOKPARK LOCATION

18301 Brookpark Road, Cleveland 44142, 216.898.5700



A Stain Removal Remedy

By Beverly McMahon, Senior Auditor

Have you had a stain in a cherished piece of clothing that would not come out, so you had to throw it away? Do you have an older stain, maybe a baby stain you want to try to get rid of? This is a stain removal remedy I learned a decade ago courtesy of the Fairview Park Pre-School Parent and Teacher Association indoor garage sale, of the Fairview Park School District in Fairview Park Ohio. This stain removal remedy has helped me get out stains I never thought I could.

STAIN REMOVAL EQUATION

Equal Parts of: **Clothing Detergent**
Non-chlorine Bleach
Dish Washing Detergent



One must be liquid, one must be granules. The third can be either liquid or a granule, though, I have had better luck with liquid, as two granule components make too much of a paste. Stir together the stain removal remedy mix until it evolves into a paste like substance. Next, place the paste directly on the stains. Let sit overnight. Wash the next day.

Talk to us and we'll share! Did the Stain Removal Remedy work?
Email Marketing@CenFedCU.org



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 9th 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

VA Medical Center – Wade Park

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

Coming this Summer
COIN MACHINE
to Strongsville Branch



MOBILE BANKING

*Your finances can be as
mobile as you are.*

**Ask us how
YOU CAN ENROLL!**



STAY CFCU CONNECTED



FOLLOW
@CenturyFederal
on Twitter



LIKE AND FRIEND
Century Federal
Credit Union
on Facebook



CONNECT WITH
Century Federal
Credit Union
on LinkedIn

BRANCH CLOSINGS:

Thursday, July 4th • Independence Day
Monday, September 2nd • Labor Day

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

