

www.cenfedcu.org • 216.535.3200



Letter from the President/CEO

Buying a new car can be a real challenge for most of us. Our COO, Ron Hongosh, just loves to negotiate a car deal, but I would venture to say that for most of us that is not the case. If you are like me, you go in prepared to the hilt to come out with the best price and lowest interest rate possible. I do my car buying research but I'm usually nervous throughout the negotiation process and I'm never quite entirely sure that I got the best deal possible.

Century Federal Credit Union has partnered with Brunswick Auto Mart, Enterprise Car Sales, and MotorCars to make the whole car purchasing experience as easy and profitable to our members as possible.

CFCU Auto Program Partners:

Brunswick Auto Mart isn't far from our Strongsville Branch and is Northeast Ohio's largest volume auto dealer with over 1,800 new vehicles and 200 used vehicles in stock. CFCU members receive (2) two years of FREE oil changes, FREE car washes, and 30% off a Service Contract purchase for both new and used car purchases. New cars include 1% below factory invoice, and used cars include \$500 off.

Enterprise Car Sales is the home of No-haggle pricing for their Perfect Used Car Package and has two locations: Brook Park and Bedford. Plus, Enterprise Car Sales runs a monthly special for CFCU members whether it's highlighting special pricing on a select auto/make or includes a special bonus payout like:

- Appraise your trade-in using Kelley Blue Book and add \$500 to your trade-in
- If no trade-in vehicle then deposit \$250 into your CU Share Account

The Enterprise Car Sales Perfect Used Car Package includes:

- No-haggle pricing
- 109-point vehicle certification
- 12/12 limited power train warranty
- 12-month unlimited roadside assistance

MotorCars is located on Mayfield Road not far from our Lyndhurst Branch. The MotorCars "New" car offering includes a Free Warranty for Life of Car – Unlimited Time, Unlimited Miles, and Nationwide Coverage.

Another way that will make your car-buying experience much easier is to pre-arrange financing through Century Federal Credit Union. For those members who are not yet sure which vehicle to purchase, we can provide you with a Pre-Approval letter. For those who have already decided on a vehicle and negotiated a price, we will provide you a Letter of Credit. Simply take either letter with you as you go shopping... once you make a decision, just hand them the letter...we'll take care of the rest!

Visit your local Century Federal Credit Union branch today to speak with a CFCU Loan Officer! Let us make your car shopping that much easier!

On behalf of all the folks at Century Federal Credit Union, we wish you a very healthy and financially secure 2014!

Together We're Better!

Sharon Churchill
President / CEO



Remote Deposit Capture to be added to Eagle Mobility in First Quarter!

CFCU's Mobile Banking (Eagle Mobility) is getting even better with the Remote Deposit Capture feature! Once launched in the first quarter, you will be able to use your Smartphone as a deposit taking device. The solution uses the phone's camera to take a picture of the front and back of each check and submits the images electronically for processing, clearing, settlement and posting.

What does this mean for you? You'll no longer have to be at a branch, ATM, office or even your home to safely and securely deposit checks. Checks can be deposited individually, as they are received, reducing the potential for checks to be lost or stolen.



The software includes proven risk avoidance features such as duplicate detection and codeline validation to prevent fraud, while image quality assurance features ensure that check images are acceptable.

And as more consumers move from home computers to mobile devices for everyday activities, mobile check deposits will offer you an unmatched level of convenience saving you time and improving cash flow. The Remote Deposit Capture feature strengthens Eagle Mobility while putting CFCU at the forefront of the Smartphone revolution. Get Eagle Mobility today and look for the Remote Deposit Capture enhancement coming soon!

2014 Cleveland Home and Garden Show in February

February 8th – February 16th at the IX Center next to Hopkins Airport. The daily hours run Saturdays 10AM-9PM, Sundays 10AM – 6PM, Monday through Friday 11AM-9PM. Learn more at www.greatbighomeandgarden.com.

Ticket Prices	
Adults	\$14
Adults (online)	\$11
Seniors (65+ Mon-Thur with ID)	\$10 at door
Children: Ages 6-12	\$5
Ages 5 and under	Free
Parking	\$8 per vehicle

Home Equity Line of Credit (HELOC) at 3.25% APR*

A CFCU Home Equity Line of Credit (HELOC) is a revolving line of credit, giving you the option of borrowing only what you need, when you need it. It's ideal for ongoing expenses and important purchases. Use the equity in your home to pay for home improvements, vacations, financing a college education, consolidating your bills, unexpected expenses, and more, all at an amazingly low-rate!

Benefits of a CFCU HELOC include:

- Simple, fast, and convenient loan process
- No initial minimum draw amount
- No application fee
- No closing costs
- No annual fee

*APR = Annual Percentage Rate. Rates are subject to credit score. Rates are subject to change.

2014 Cleveland Car Show in March

The Cleveland Auto Show runs **March 1st - March 9th** at the IX Center next to Hopkins Airport. The show features concept, pre-production, and production vehicles from the world's auto manufacturers displayed in over 1.2 million square feet of exhibits. The daily hours run 11AM-10PM (Monday – Saturday) with **Monday, March 3rd being Family Day where kids 15 and under get in free**. The event's Sunday hours are 11AM-8PM. Updated show information and e-tickets are available online at www.ClevelandAutoShow.com.

Ticket Prices	
Adult (ages 13-61)	\$13
Senior (62 and over)	\$11
Children: Ages 7-12	\$11
Ages 6 and under	Free

CFCU Auto Rates

Put the auto negotiation power in your hand by getting PRE-APPROVED at CFCU and walk into the dealership with your CFCU Pre-approval Letter or Letter of Credit!



New Auto Loans

Term	36 Month	48 Month	60 Month	72 Month	84 Month
Rate (as low as)	1.90% APR*	2.15% APR*	2.50% APR*	2.75% APR*	3.75% APR*

Used Auto Loans

Term	36 Month	48 Month	60 Month	72 Month	84 Month
Rate (as low as)	2.40% APR*	2.65% APR*	3.00% APR*	3.25% APR*	4.25% APR*

*APR = Annual Percentage Rate. Rates are subject to credit score. Rates are subject to change.
Discount - 0.25% - Auto deduct or auto debit originated by CFCU

2014 Annual Meeting Date *MARK YOUR CALENDAR*

The 2014 Annual Meeting will be held on **Thursday, March 27, 2014** at: The German-American Culture Center (Cleveland Donauschwaben) 7370 Columbia Road, Olmsted Twp., Ohio 44138



CFCU Cash Back Visa - 1% Rebate Time

CFCU Visa Platinum Cash Back credit cardholders in good standing will receive a 1% rebate on any net purchases made with your card January 2013-December 2013. Your January statement will reflect your rebate reward as a credit directly to your Platinum Cash Back Visa credit card account. Congratulations! You've earned it!

Target Data Breach – CFCU Orders New Cards for Affected Members

Century Federal Credit Union (“CFCU”) takes the security and protection of its member’s personal information very seriously. As a valued member of Century Federal, the continuous monitoring to protect our members from fraud is our highest priority. In that respect we are aware of the data breach recently announced by Target on some credit and debit cards used at Target stores between November 27, 2013 and December 15, 2013. If you shopped at Target during that period of time, your name, debit card number, expiration dates and three-digit PIN code may have been exposed and have been identified as being at risk of fraud due to Target’s security breach. You are not responsible for unauthorized transactions on your debit card due to the Target data breach.

Here’s what you should know:

- We are in the process of creating and distributing new debit cards to replace all CFCU debit cards identified as being at risk.
- If you used a CFCU credit card at Target during the time period above, you are not responsible for unauthorized purchases on your credit card due to the Target data breach.

Here’s what you should do:

- Continue to monitor your account — including using www.CenFedCU.org or Eagle Mobility — and let us know if you see any transactions you don’t recognize.
- If you have not already done so, enroll for Online Banking. It’s free to all CFCU members, and allows you to track all activity in your accounts.

In order to prevent potential future fraud, Century Federal Credit Union will be replacing all debit cards identified as being at possible risk of fraud.

Member Loyalty Program

The CFCU Member Loyalty Program is our way of saying thanks to our members* who become more engaged with CFCU through additional products and services.

CFCU’s Member Loyalty Program has a Plus and Premier Tier.

Plus Tier:

- Members with combined loan and deposit balances totaling \geq \$5,000, and
- ACH Deposit of \$1,000 or more, and
- Checking Account

AND any two (2) of the following:

- o Online Banking
- o Online Bill Pay
- o Mobile Banking
- o MasterCard® Debit/ATM Card
- o VISA® Credit Card
- o eStatements
- o Other loans

Members in good standing in Plus Tier have the following fees waived:

- ATM Fees
- ATM Card Re-issue
- Stop Payments
- Statement Copies

Premier Tier:

- Members with combined loan and deposit balances totaling \geq \$75,000, and
- ACH Deposit of \$1,000 or more, and
- Checking Account

AND any two (2) of the following:

- o Online Banking
- o Online Bill Pay
- o Mobile Banking
- o MasterCard® Debit/ATM Card
- o VISA® Credit Card
- o eStatements
- o Other loans

Members in good standing* in the Premier Tier have the following fees waived:

- Check Copies
- Official Check
- Statement Copies
- Stop Payments
- ATM Fees
- ATM Card Re-issue
- Free Checks (1 box of checks/year/member)
- Money Orders
- Domestic Wire Transfers (International Wire Fees NOT waivable)
- Skip A Pay
- Gift Cards (50% discount)
- Safe Deposit Box (free standard size based on box availability)

www.CenFedCU.org/Member_Loyalty
216.535.3200

MEMBER LOYALTY PROGRAM DISCLOSURES AND RULES- Century Federal Credit Union (“CFCU”) has no obligation with respect to the Program beyond those described in its Member Loyalty Program disclosures, rules and eligibility requirements. Participation in the Program is subject to the terms and conditions, rules, regulations, policies and procedures (“Program Rules”) CFCU may, at its discretion, adopt from time to time. CFCU may amend the Program Rules at any time without notice. CFCU has the sole discretion to interpret and apply the Program Rules. CFCU reserves the right to cancel, modify, restrict, or terminate the Program, or any aspects or features of the Program at any time without prior notice. CFCU members in good standing are eligible to participate in the Program and must maintain the required combined loan/deposit balance for each tier level for continued participation in the program. If the combined loan/loan balances drop below a stated tier level, fees for the tier level services stated will be charged and not waived. Existing members who have caused CFCU a loss are not eligible to participate in the Program. Participation in the Member Loyalty Program may be suspended at CFCU’s sole discretion. *PLEASE READ AND REVIEW THE FULL MEMBER LOYALTY PROGRAM DISCLOSURES, RULES AND ELIGIBILITY REQUIREMENTS at www.CenFedCU.org/Member_Loyalty.

myChoice Rewards Credit Card – BONUS POINTS Promotion

Get your myChoice Rewards Visa Credit Card, where EVERY day purchases turn into EVERY day REWARDS! Plus, if you act quickly, you can earn 5,000 BONUS POINTS with our limited time promotion that ends **February 28, 2014**.

BONUS POINTS PROMOTION

Spend \$1,500 within the first 90-days and receive 5,000 BONUS POINTS!* ACT NOW as this promotion will end on February 28, 2014.

The myChoice Rewards Visa Credit Card:

- No annual fee
- Rates as low as 8.99% APR*
- Every purchase earns points

Earn DOUBLE POINTS on:

- Gas
- Groceries
- Pharmacies
- Restaurants (excluding Fast Food)



Redeem Your Points through the CURewards Mall on What Matters Most to YOU:

- Cash
- Gift Cards
- Merchandise
- Travel

3 Easy Ways to Get Your CFCU myChoice Rewards Visa Credit Card Today:

1. Stop in a local branch location
2. Download a myChoice Rewards Brochure/Application from our website at www.CenFedCU.org and mail in.
3. Apply online at www.CenFedCU.org

*APR=Annual Percentage Rate. APR based upon credit worthiness. Rates, terms and points offer are accurate as of 11/01/2013 and are subject to change. Please refer to the credit disclosure section on the myChoice Rewards Visa Credit Card Application for complete details. This BONUS Points offer is subject to membership eligibility and will end on February 28, 2014.





Resolve to Evolve With CFCU Checking!

The New Year is here... so why not resolve to evolve from your current under performing checking account into a brand new CFCU Share Draft Checking Account? Get out with the old and in with the new by taking advantage of all of the incredible features of our Share Draft Checking Accounts, including:

- Free Checking - No Monthly Maintenance Fee
- ATM/Debit Card
- 4 Free transactions on the Alliance One ATM Network, \$1.50 each thereafter
- 4 Free transactions on the MoneyPass® Network, \$1.50 each thereafter
- Free Online Banking, Free E-Statements, Free Bill Pay
- Free Online Check Imaging, Free E-Alerts
- Overdraft Protection
- Direct Deposit/ACH
- Starter Pack with 25 Free Checks
- Average Daily Balance of \$1,000 to Earn Dividends
- And More!



Tax Filing Discount with Jackson Hewitt

Save dollars by using Jackson Hewitt Tax Services:

\$30 discount off tax preparations use Discount Code: EPJMX

\$50 with their Switch and Save promotion (speak to a Jackson Hewitt Representative and provide proof of tax services done elsewhere the previous year paid \$150 or more).

Use Discount Code: WXWTT.



STAY CFCU CONNECTED



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Century Federal
Credit Union
on Facebook



CONNECT WITH
Century Federal
Credit Union
on LinkedIn

BRANCH CLOSINGS:

- **Monday, January 20**
Martin Luther King Jr. Day
- **Monday, February 17**
Presidents' Day

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



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,
Safe Deposit Boxes, Coin Machine

VA Medical Center – Wade Park

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