

www.cenfedcu.org • 216.535.3200



Letter from the President/CEO

Happy New Year, Everyone!

Two thousand fourteen was a great year for the credit union. It is so rewarding to glance back over the past year's accomplishments and to reflect on the lessons learned that help to strengthen us for the future. As I mentioned in the fall newsletter, this organization is very careful and thoughtful in putting together a strategy for best serving our membership and maintaining a healthy, safe, and secure institution. We work hard, purposefully and conscientiously at it! During the past year we were able to bring to fruition new services and products for our membership, including Remote Deposit Capture (RDC) within Eagle Mobility, CFCU's Mobile Banking Application; myChoice Rewards VISA; General Motors (GM) New Car Discount program; discounts at a number of local auto dealers; and our newest program, Benefits Plus, which provides you, our loyal members, with consumer protection services, travel services, local retail/restaurant/entertainment discounts, and cash rewards. We also put into place a number of infrastructure initiatives behind the scenes that help us to serve you more efficiently.

We are excited as we enter another year of opportunity. Some of the things we look forward to offering or considering for 2015 are Eagle Mobility for the Tablet, and a new and modern location at the Wade Park VA Hospital branch, Wealth Management, expanded ATM networks, a Budgeting "Wallet" tool, and emphasis on our Youth Programs, as well as several infrastructure improvements.

A huge concern for our Membership And The Credit Union Is Protecting Our Credit/Debit card transactions. The year 2014 saw an upswing in compromised payments though large vendors such as Target and Home Depot. The future of the payments systems has been the topic of much discussion throughout the industry, and a huge area of focus for 2015 is to ensure that your payment transactions are as secure as possible. During 2015, you will see the reissuance of credit/debit cards which will have an EMV (Europay, MasterCard, Visa) chip based technology imbedded into the card. Also, under consideration are other alternative methods such as Apple Pay which will allow you to store encrypted information on your mobile device, versus using your actual card. This is thought to be a much safer alternative.

I am truly blessed for the opportunity to serve this awesome membership. I look forward to another great year, and seeing many of you at the Annual Meeting on March 26th.

Best Wishes for 2015!

Together We're Better!

Sharon Churchill
President / CEO

Tax Filing Discount with TurboTax

Save up to \$5 on your purchase/download (discount applied) of TurboTax via the link on the "Member Discounts" page of our website.

Get Your myChoice
Rewards VISA
NOW!

3.99% APR

Promotion ends
January 15, 2015.
See back page
article for details.



Tablet version of Eagle Mobility COMING SOON!

Innovation within the tablet banking space has been proliferating over the past one to two years. CFCU will be providing members with tablet functionality soon to enhance the user experience in mobile banking with CFCU!

2015 Cleveland Home and Garden Show in February

February 6th – February 15th 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	\$15
Adults (online)	\$12
Seniors (65+ Mon-Thur with ID)	\$10 at door only
Children: Ages 6-12	\$5
Ages 5 and under	Free
Parking	\$8 per vehicle

Get home remodeling ideas at the Home and Garden Show, then finance your dream with a HELOC from CFCU.

Home Equity Line of Credit (HELOC)

Promotion runs from February 2, 2015 through April 30, 2015



*The 2.75% APR is a six-month promotional rate (essentially 50 basis points off qualified rate). To qualify for the promotional rate the member must take an advance of at least \$10,000 and maintain it at \$10,000 or more for at least three (3) months. To qualify the loan application must be taken by April 30, 2015. Rates, terms, and conditions may vary based on creditworthiness, qualifications, and collateral conditions. After introductory six (6) month period, APR may adjust monthly between Prime Rate and Prime Rate plus a margin of 2% depending upon your loan-to-value and credit history at time of application, although it will not exceed 13.50% APR. The Prime Rate used is 3.25% as of December 22, 2014 as published in *The Wall Street Journal*. All loans are subject to approval. Property insurance will be required and flood insurance where necessary.

2015 Cleveland Car Show in March

The Cleveland Auto Show runs **March 7th - March 15th** at the IX Center next to Hopkins Airport. The show features concept, pre-production and production vehicles from the world's auto manufacturers displayed over 1.2 million square feet of exhibits. The events daily hours run 11AM-10PM (Monday–Saturday). The event's Sunday hours are 11AM-8PM. Updated show information and e-tickets are available online at www.ClevelandAutoShow.com. Pick out your new car, and finance it with an unbeatable rate from CFCU!

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

EMV Technology

EMV is an acronym (Europay, MasterCard, VISA) for the world's standard in ensuring interoperability between chip-based payment cards and terminals. The microprocessors embedded in EMV cards have proven to be an effective weapon in the fight against card fraud. To help ensure wider payment acceptance, nearly all EMV cards also have a magnetic stripe for use at terminals that have not been upgraded to the EMV standard. CFCU is integrating EMV technology into our card programs now (credit/debit) to help with fraud prevention and risk management.



Auto Rates

New Car Loans
as low as
1.40% APR*

Used Car Loans
as low as
1.90% APR*

*APR = Annual Percentage Rate. Requires an ACH/Automatic Payment out of a CFCU Account. 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. Promotion starts January 1, 2015. Rate subject to change without notice. Please contact a branch employee for further information about applicable fees and terms.

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 2014-December 2014. Your January statement will reflect your rebate reward as a credit directly to your Platinum account. Congratulations! You've earned it!

Family Matters ... How to Get More for Less With Benefits Plus®

Work ... bills ... kids ... house ... there's a lot out there that can stress you out! There certainly has to be a way to do all you have to do...more conveniently. There also must be a way for you and your family to get more – for less. Now there is ...



Century Federal Credit Union (CFCU) has partnered with Generations Gold, Inc. to bring checking and savings account members a newly upgraded benefits program. Benefits Plus® allows you the convenience of a “concierge shopper” with the guaranteed value of a discount club!

Not yet a CFCU checking customer? Simply stop by a branch location and open an account that is right for you. For a low monthly fee of \$5.95, you can add Benefits Plus® to the account and you'll begin saving right away! Try it FREE for 60 days!

Benefits Plus® is designed with you in mind! Best of all, you don't have to spend a fortune to feel golden! Here are just a few ways this product can alleviate the stress on you, your life, and your wallet:

- ✓ **Identity Theft and Security Center Featuring Restoration Rescue®** – With the click of your mouse this program provides you with the opportunity to set fraud alerts, order credit reports, reduce junk mail, secure your personal information and protect yourself in the event you become a victim of Identity Theft. Safeguard your family and your finances at no additional cost to you!
- ✓ **Save up to \$1,000 on your groceries** – Enjoy a free one year membership in the grocery coupon club which allows you to save up to \$1,000 on your groceries by choosing coupons for items you and your family are already using. You don't have to “experiment” with your money or your taste buds in order to save.
- ✓ **Get waited on for less** – Take your family to dinner and a movie for less simply by ordering discounted movie passes and a gift card! Choose from many national restaurant chains and movie theatres. Or, send everyone else out for a bit of quiet time all by yourself.
- ✓ **Make that dream vacation a reality** – It's as simple and convenient as dialing the phone! All you have to do is have an idea of where you want to go to relax and what you want to do for fun ... then call the experts at Benefits Plus® and they will do all the work! You're treated like royalty while being guaranteed the lowest available pricing and concierge service. Guaranteed savings and rebates whether your plan is to ski or sun, cruise or camp ... Benefits Plus® is there for you.

To find out how to make your life easier with a Century Federal Credit Union (CFCU) checking account and Benefits Plus®, simply drop by a branch location or call **216.535.3200**. For more information, visit www.CenFedCU.org. Try it FREE for 60 days!

Century Federal Credit Union was founded in 1948 and services qualifying members from our Select Employee Group (SEG) partners. CFCU delivers a broad range of banking products and services. National Credit Union Administration. Equal Housing Lender.

2015 Annual Meeting Date

MARK YOUR CALENDAR

The 2015 Annual Meeting will be held on Thursday, March 26, 2015 at:

The German-American Culture Center
(Cleveland Donauschwaben)
7370 Columbia Road
Olmsted Twp., Ohio 44138

Doors will open at 4PM and the meeting will be called to order at 6PM.



2015 Board Election Nominees:

Kristina Beletic, CPA (Incumbent)

Mrs. Beletic serves as Treasurer for the Board of Directors at Century Federal Credit Union after first being appointed to the Board in March 2011. She is a current member of CFCU's Budget and Finance Committee and previously elected Secretary by the Board of Directors. She is also a past member of the Human Resources Committee. In addition to holding a B.B.A. in Accounting from Kent State University, Mrs. Beletic is also a Certified Public Accountant with over 20 years of financial experience. Her fulltime position is Manager of Laboratory Business Operations for the Robert J. Tomsich Pathology and Laboratory Medicine Institute at the Cleveland Clinic, where she is responsible for all aspects of business operations. Mrs. Beletic looks forward to serving another term to help ensure CFCU's continued growth and financial health, while promoting competitive loan rates, quality services and the best financial products available for our CFCU family. She resides in Willoughby, Ohio with her husband, Tony, and daughters, Isabella and Olivia.

Richard J. French (Incumbent)

Mr. French is seeking re-election as a Director. He has been a Director for approximately thirty years and has served as Chairman, Vice-Chairman and Secretary during his time on the Board. Mr. French graduated from John Carroll University and Cleveland Marshall Law School. He was employed as an Assistant U.S. Attorney from 1974 – 2009 and was Chief of the Financial Litigation Unit and Deputy Chief of the Civil Division. He is currently self-employed as an attorney. He and his wife Joan live in Lakewood and have been members of the Century Federal Credit Union for over 35 years. Mr. French's goal is the same as the Century Federal Credit Union Mission Statement; to provide our members with an array of secure, accurate and competitive financial services in the most efficient manner possible at the lowest cost possible. He is currently Chair of the Human Resources Committee.

Stephanie A. Miller (Incumbent)

Ms. Miller has been a Director since 2008 and currently sits on the Budget and Finance committee. She has served terms as Vice President and Secretary of the Board, Chairman of the Human Resource committee and has been a member of the Budget and Finance, Nominating and Facilities Expansion committees. Ms. Miller previously served as Director of Sherwin Williams Employee Federal Credit Union for nearly ten years. Ms. Miller has a diverse background in credit, accounting and finance and is currently employed as the Director of Financial Services for the Sherwin Williams Group. She holds a bachelors degree in Economics from Ohio State University and a Masters of Business Administration from Cleveland State University. Ms. Miller is committed to ensuring that CFCU remains a premier financial institution by providing sound guidance and effective governance.

Robert F. Spada

Mr. Spada became associated with CFCU about 40 years ago. He was an IRS Agent and volunteered as an Audit committee member. He was then appointed as Chairman of the Supervisory Committee and later elected to serve on the Board of Directors of CFCU for six years. After leaving Federal service and being self-employed in his private accounting firm, Mr. Spada served as CFCU's General Manager for almost a year while a search was on for a new manager (now known as the CEO). Mr. Spada is a U.S. Army veteran. He holds a BBA in Accounting and a MBA in Systems Management. He has held licenses for accounting, insurance and securities. He also served as an Ohio State Senator for 10 years from 1999 - 2008. He is currently retired and lives with his wife, Mary, in North Royalton and both frequent CFCU's Strongsville office. He serves on the Board of Directors of the National Alliance of Mental Illness for Ohio, and has just completed two years as its president. Mr. Spada has also served on the Board of Magnolia Clubhouse in Cleveland.

Candidate
Withdrawn
Application

myChoice Rewards Credit Card – 3.99% APR Promotion

Get your myChoice Rewards Visa Credit Card, where EVERY day purchases turn into EVERY day REWARDS! 3.99%APR*, FREE BALANCE TRANSFER, and NO ANNUAL FEE!

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
- Merchandise
- Gift Cards
- Travel

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

1. Stop in a local branch location
2. Download and mail in a myChoice Rewards brochure/application
3. Apply online

APR = Annual Percentage Rate. Does not apply to existing Century Federal Credit Union VISA card holders. Promotional Rate of 3.99% APR (Applies to purchases, cash advance transactions, and balance transfers for the first six months, after which the rate would revert back to the member's approved rate depending on credit worthiness). New members opening a VISA account or existing members that do not have a Century Federal Credit Union VISA may transfer an outside credit card balance to a new Century Federal Credit Union VISA. Programs, rates, terms, and conditions are subject to change at any time without notice and may vary based on creditworthiness and qualifications. After introductory period, APR may adjust monthly based on changes in prime rate, although will not exceed 18.00% APR.

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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, January 19
Martin Luther King Jr. Day
- Monday, February 16
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
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 • University Circle
Cleveland, OH 44106
216.535.3600
Mon-Fri 8AM-3:30PM
ATM