



A Message from the President

We just recently held our 2018 Annual Meeting. It was a pleasure to see so many of you there and hearing your thoughts on how the Credit Union is doing. The Board of Directors, my staff and I very much appreciate your input. For those of you that were unable to attend I wanted to share a few of the highlights.

First, we are very proud of our new branch on Rockside Road in Independence opened this past Fall. If you have not had a chance to visit this new facility, please stop by! We are also extremely excited to announce the merger of RTA Hayden Federal Credit Union. This merger brings 700+ new members to Century Federal as well as a new branch and soon to be additional Century Federal ATM. Although this location/ATM is restricted to RTA staff members only, it does further expand the footprint of the credit union into the east side.

Second, we reached out to some of our members last year and asked them about areas of the credit union that we could improve upon and the message we received was loud and clear – you want better online platforms and services. Since then we have been working to improve this channel to meet these needs. We launched a new website redesign late last year and are currently working on updating our online banking and mobile banking applications as well.

Lastly, we continue to look at our suite of products and services to ensure that Century Federal remains competitive in this market and that we are meeting all of our members' financial service's needs. Over the last year we have introduced new products like our Low-Cost Mortgage and

Step-Up, Term-Share Certificate. And we are very pleased to announce the addition of VA and FHA home loans just this month!

Just as we continue to expand our product and service offerings, we also ask that you help share the Century Federal message with your family and co-workers to ensure that the credit union continues to grow. We know that our members are our greatest asset and thank you for making us part of your financial services team. We look forward to helping you on your way to your financial future.

Sincerely,

Sharon Churchill
President & CEO

Century Federal is Now Offering 0% APR on Balance Transfers

If you are like most Americans, you probably have some credit card debt. In the U.S. alone, consumers' total credit card debt currently exceeds \$1 trillion dollars. So the bottom line is that we need to be smarter about credit cards. This starts with lowering our rates so we can pay off debt faster and ultimately save ourselves the most money possible.

Century Federal is here to help. We are currently offering 0% APR on balance transfers for 12 months* to members with an existing Century Federal credit card and those that open a new credit card the option to transfer balances from other high rate cards.

Our 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.

We also offer a Platinum Cash Back Rewards VISA with no annual fee and you can also earn a 1% rebate on purchases.

So stop paying high rates on other bank credit cards and transfer your balances to a Century Federal credit card! 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 or request your balance transfer today!

*APR – Annual Percentage Rate. Credit eligibility, credit limits, rates and terms are subject to credit score and approval and change at any time. Transfer fee of 1% applies for each balance transfer completed during this promotion. Offer expires on 4/30/18.

Eagle Mobility – Mobile Banking for Your Busy Lifestyle

Bank on the go, wherever you go with Century Federal's mobile banking app—Eagle Mobility! You can check your accounts from virtually anywhere you might be, any time of day or night. And if you need to deposit a check, you can do so from the convenience of home, work or wherever—with the Mobile Deposit* feature. Using Eagle Mobility, simply snap a picture of the front and back of your endorsed check with your smartphone or tablet and send it.



It's fast, secure and FREE. Learn more today at www.CenFedCU.org/Mobility.

**Qualifications and restrictions apply for Mobile Deposit. Visit www.CenFedCU.org for full details.*

Last Call for Scholarship Applications

Century Federal Credit Union is currently accepting submissions for our Guy H. Thorpe Memorial Scholarship. This scholarship honors the legacy of Guy H. Thorpe, who served as a dedicated volunteer on the Century Federal Board of Directors for over 30 years. Four scholarships, each worth \$1,500, will be awarded to Century Federal youth account members, per the requirements noted below.

Eligibility:

- ▶ Century Federal account holder for at least one year
- ▶ High school senior or recent high school graduate (no more than 6 months past graduation)
- ▶ Maintain a minimum 3.0 cumulative GPA (on a 4.0 scale)

Application Deadline: Scholarship applications must be received in a Century Federal branch or be postmarked by May 1, 2018. Winners will be announced June 1, 2018.

How to Apply: Download the Century Federal Guy H. Thorpe Memorial Scholarship application from www.CenFedCU.org or visit any branch location to pick up an application.



What You Missed at Our Annual Meeting

Every year the Century Federal Credit Union membership meets to review the prior year's financial statement, elect three new Board members and go over new products or services. There is a dinner and a free gift before the meeting with raffle prizes handed out as well.

This year, we had a great member turnout for the Century Federal Credit Union Annual Meeting. Approximately 250 members, guests, Board members and staff attended the event. Not only did the Board have the opportunity to share the news of what a good year the Credit Union had in 2017, but also reflected on the opening of the new branch in Independence, continued growth of our lending portfolio and launching of some new product/service offerings.

In addition, the Board and leadership team fielded questions from our members about current and future plans for the credit union. Some of the topics of discussion included the newly introduced Low-Cost Mortgage Loan Product and merger with RTA Hayden Federal Credit Union.

The three open Board positions were filled by the incumbents that were nominated and ran, unopposed. Congratulations to Kristina Beletic, Richard French and Bob Spada!

We also spotted a bumper sticker contest winner in the parking lot at the event and awarded this member a \$100 VISA gift card right on the spot. Congratulations to Sarah B. from our Downtown branch. Request your bumper sticker today at www.CenFedCU.org/sticker.



Are You Taking Advantage of Your Member Benefits?



Trinity Can Help You:

- Consolidate high credit card bills
- Significantly reduce your interest rates
- Stop collection calls from creditors
- Save thousands in interest charges

Century Federal Credit Union members are eligible for Trinity Debit Management. Get your FREE debt analysis today!

800-758-3844 | www.trinitycredit.org



Members can save with special discounts and flexible payment options, including:

- Discounts based on your years of membership with Century Federal
- Welcome discounts
- Multiple car discounts
- Discounts for having a good driving record and driving a safe car
- A variety of convenient and affordable payment options

888-419-2438

www.myahprogram.com/CenturyFederal



Are You Still Putting Off Filing your Taxes?

This is Your Last Chance
to Save up to \$15 on
TurboTax Federal Products

www.CenFedCU.org/Discounts

Save Big on Your Next Auto Purchase with Perks from Local Dealership Partners

Save with Discounts & Benefits, including:

- Discounts on new & used vehicles
- Service contract discounts
- Free oil changes
- Free car washes
- Much more...



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PARMA



We Give \$100 to One Lucky Member Every Month!

We need your help to spread the word about the benefits of banking with Century Federal. One way you can do this is to put a Century Federal bumper sticker on your car and every month, if your car is spotted with the Century Federal bumper sticker you could win a \$100 VISA® gift card*! It's that simple!

We spot one member's vehicle each month and you could be next. But you can't win unless you get your bumper sticker today! Just head over to your local branch or visit www.CenFedCU.org/sticker to request your very own Century Federal bumper sticker and register your vehicle.

**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.*



CONNECT WITH CENTURY FEDERAL



BRANCH CLOSINGS:

• **Monday, May 28**
Memorial Day

• **Wednesday, July 4**
Independence Day

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



MEMBER SERVICE CENTER

216.535.3200

BRANCH LOCATIONS

Downtown

1240 E 9th St., AJC Federal Bldg., #719
Cleveland, OH
216.535.3290
Mon-Fri 8:00AM-3:30PM
ATM

Independence

4600 Rockside Rd., Independence, OH
216.535.3410
Tue-Fri 9:30AM-6:00PM
Sat 9:00AM-2:00PM
Drive-up ATM

Lyndhurst

5465 Mayfield Rd., Lyndhurst, OH
216.535.3800
Mon, Tue, & Thu 8:30AM-4:00PM
Fri 8:30AM-6:00PM
Sat 8:30AM-2:00PM
ATM, Night Drop, Coin Machine

NASA (employees only)

21000 Brookpark Rd., Bldg. 15, Cleveland, OH
216.535.3400
Mon-Fri 8:00AM-3:30PM
ATM, Coin Machine

North Olmsted

28251 Lorain Rd., North Olmsted, OH
216.535.3100
Mon-Thu 8:30AM-4:00PM
Fri 8:30AM-6:00PM
Sat 8:30AM-2:00PM
Drive-up ATM, Coin Machine

RTA Hayden (employees only)

1661 Hayden Ave., East Cleveland, OH
216.535.3280
Mon, Tue & Fri 8:00AM-3:30PM
ATM, Coin Machine

Sherwin-Williams

101 Prospect Ave., Republic Bldg., #900
Cleveland, OH
216.535.3700
Mon-Fri 8:30AM-4:00PM
ATM

Strongsville

14244 Pearl Rd., Strongsville, OH
216.535.3260
Tues-Fri 9:30AM-6:00PM
Sat 9:00AM-2:00PM
Drive-up ATM, Night Drop,
Safe Deposit Boxes, Coin Machine

VA Medical Center – Wade Park

10701 East Blvd., 1-E210, Cleveland, OH
216.535.3600
Mon-Fri 8:00AM-3:30PM
ATM