FALL 2025

INSIGHT NEWSLETTER

EXCITING NEWS

INSIDE THIS ISSUE:

Stay connected with us on social media

S.T.O.F.F.E IS MERGING WITH CENTURY FEDERAL CREDIT UNION

As a result of overwhelming support, STOFFE Credit Union will join Century Federal Credit Union on July 31, 2025. Through this partnership, we are committed to providing enhanced solutions that will bring value to all members. Soon, members can explore convenient account access via online banking or at the nearest 9 Cleveland-area locations, as well as 13 ATMs that members can use–FREE of charge. Additionally, CFCU members can receive up to four (4) surcharge-free transactions per month at non-CFCU ATMs*. Members also have access to a network of nearly 30,000** surcharge-free ATM's through the MoneyPass and the Alliance One.

At CFCU, listening to each member's story has been the key to our success. We are passionate about our values and dedicated to living them daily. We look forward to serving your financial needs throughout every stage of life.

This partnership will honor our strong heritages and help us create something remarkable for the future. Welcome to the Century Federal Credit Union family.

Welcome, STOFFE Members to Century Federal Credit Union!

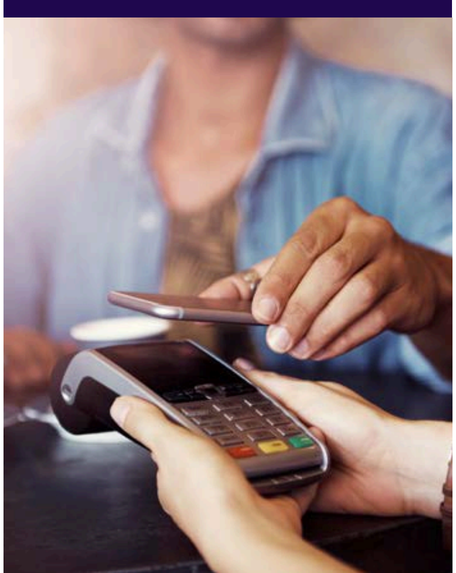
BRANCH CLOSURES

- Columbus Day
  MONDAY, OCTOBER 13
- Veterans Day
  TUESDAY, NOVEMBER 11
- Thanksgiving Day
  THURSDAY, NOVEMBER 27
- Christmas Day
  THURSDAY, DECEMBER 25
- New Year's Day
  THURSDAY, JANUARY 1

CFCU CREDIT CARDS

NEW CARDHOLDERS RECEIVE:

- 0% APR** for 12 months on purchases
- 0% APR*** for 12 months on balance transfers made within the first 90 days of opening your account



KICKSTART YOUR DREAM HOME SAVINGS

with Ohio Homebuyers Plus & Century FCU!

Apply for a

7.23% APY*

Savings Account to Fund Your Down Payment or Closing Costs!

AMAZON ONE + CENTURY FCU VISA

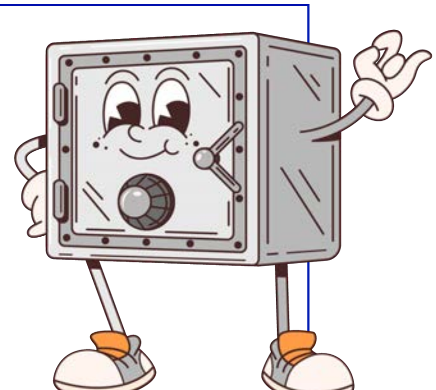
Link your CFCU Visa and pay with just your palm at Amazon One-enabled checkouts.

What is Amazon One? Amazon One is a palm-based identity and payment service from Amazon. Once you enroll your palm, you can pay, enter, age-verify, and more –simply by hovering your hand over an Amazon One device.
Just hover to pay. Add your CFCU Visa to Amazon One and check out in seconds.

LOCK IT AWAY. WATCH IT PAY.

Earn Up to **4.25% APY***

ON CD RATES



Official Credit Union of The Cleveland Cavaliers and The Cleveland Monsters

A WORD FROM SKYLIGHT...

EMOTIONAL VS. STRATEGIC DECISIONS

INFORMATION VS. INSTINCT.

When it comes to investing, many people believe they have a “knack” for choosing good investments. But what exactly is that “knack” based on? The fact is, the choices we make with our assets can be strongly influenced by factors, many of them emotional, that we may not even be aware of.

INVESTING INVOLVES RISKS.

Remember that Investment decisions should be based on your own goals, time horizon, and risk tolerance. The return and principal value of investments will fluctuate as market conditions change. When sold, investments may be worth more or less than their original cost.

DEAL DU JOUR.

You’ve heard the whispers, the “next greatest thing” is out there, and you can get on board, but only if you hurry. Sound familiar? The prospect of being on the ground floor of the next big thing can be thrilling. But while there really are great new opportunities out there once in a while, those “hot new investments” can often go south quickly. Jumping on board without all the information can be a mistake. A disciplined investor may turn away from spur-of-the-moment trends and seek out solid, proven investments with consistent returns.

RISKY BUSINESS.

Many people claim not to be risk-takers, but that isn’t always the case. Most disciplined investors aren’t reluctant to take a risk. But they will attempt to manage losses. By keeping your final goals in mind as you weigh both the potential gain and potential loss, you may be able to better assess what risks you are prepared to take.

YOU CAN’T ALWAYS KNOW WHAT’S COMING.

Some investors attempt to predict the future based on the past. As we all know, just because a stock rose yesterday, that doesn’t mean it will rise again today. In fact, performance does not guarantee future results.

THE GUT-DRIVEN INVESTOR.

Some investors tend to pull out of investments the moment they lose money, then invest again once they feel “driven” to do so. While they may do some research, they are ultimately acting on impulse. This method of investing may result in losses.

ELIMINATING EMOTION.

Many investors “stir up” their investments when major events happen, including births, marriages, or deaths. They seem to get a renewed interest in their stocks and/or begin to second-guess the effectiveness of their long-term strategies. A financial professional can help you focus on your long-term objectives and may help you manage being influenced by short-term whims.

Contact Skylight today
by calling **216.592.7310**,
emailing
CFCUteam@skylightfg.com,
or visiting
www.cenfedcu.org/skylight.

SAVE THE DATE

ANNUAL MEETING 2026

The next Annual Meeting will be held
SATURDAY, MARCH 21, 2026

2026 Nominations for Board of Directors

Century Federal is now accepting applications for the volunteer Board of Directors. The Board of Directors is responsible for establishing credit union policies, setting strategies, declaring dividend/interest rates and meeting fiduciary responsibilities to ensure the financial health of the credit union.

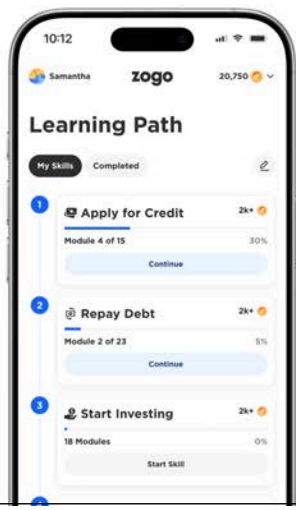
Interested members can visit www.cenfedcu.org/annualmeeting for more details

zogo ★★★★★ App Rating 45k+ Reviews

Get paid to boost your financial knowledge.

sponsored by

CENTURY FCU



SCAN ME

Enter access code:

CENFED

BRANCH LOCATIONS

DOWNTOWN
AJC Federal Building
1240 E. 9th Street, #719 Cleveland, OH 44199
M-F: 8:00 AM - 3:30 PM
216-535-3290 ATM

INDEPENDENCE
4600 Rockside Road Independence, OH 44131
M-TH: 8:30 AM - 4:00 PM F: 8:30 AM - 6:00 PM
SAT: 8:30 AM - 2:00 PM
216-535-3410 Drive-up ATM

RICHMOND HEIGHTS
754 Richmond Road Richmond Hts, OH 44143
M-TH: 8:30 AM - 4:00 PM F: 8:30 AM - 6:00 PM
SAT: 8:30 AM - 2:00 PM
216-535-3800
Drive-Thru, ATM, Night Drop, Coin Machine

NASA Employees Only
21000 Brookpark Road Building 15
Cleveland, OH 44135
M-F: 8:00 AM - 3:30 PM 216-535-3400
ATM, Coin Machine

NORTH OLMSTED
28251 Lorain Road North Olmsted, OH 44070
M-TH: 8:30 AM - 4:00 PM
F: 8:30 AM - 6:00 PM SAT: 8:30 AM - 2:00 PM
216-535-3100 Drive-up ATM, Coin Machine

RTA HAYDEN Employees Only
1661 Hayden Avenue East Cleveland, OH 44112
M, W, F: 9:30 AM - 4:00 PM
216-535-3280 ATM

MEMBER SERVICE CENTER - 216-535-3200
MORTGAGE LOAN CENTER - 216-535-3210

SHERWIN-WILLIAMS
101 Prospect Avenue, Lobby
Cleveland, OH 44115
M-F: 8:30 AM - 4:00 PM
216-535-3700 ATM

STRONGSVILLE
14244 Pearl Road
Strongsville, OH 44136
M-TH: 8:30 AM - 4:00 PM
F: 8:30 AM - 6:00 PM
SAT: 8:30 AM - 2:00 PM
216-535-3260
Drive-up ATM, Night Drop,
Safe Deposit Boxes,
Coin Machine

WADE PARK VAMC
10701 East Blvd., 1-E210
Cleveland, OH 44106
M-F: 8:00 AM - 3:30 PM
216-535-3600 ATM

EQUAL HOUSING LENDER NCUA

**APR = Annual Percentage Rate. All rates are subject to creditworthiness and can change at any time without notice.
***Terms and Conditions apply, Get 0% introductory APR on purchases and balance transfers for the first 12 billing cycles following account opening, visit a branch or call for more information.