

INSIGHT NEWSLETTER



A Message from the President/CEO

An excerpt from his annual address.

On behalf of our Board of Directors, our volunteers, and our entire team, thank you for your trust, your loyalty, and your belief in what we're building together.

2025 was another strong one for your credit union, even in a world that continues to feel uncertain at times. I'm proud to share that we are financially strong, well managed, and growing in a way that is both responsible and sustainable.

In fact, in 2025 our assets grew nearly 10%, loans grew about 10%, membership grew almost 10%, and deposits increased more than 7%. Those numbers significantly outpaced credit union industry growth for 2025—and more importantly, they reflect something deeper: more people choosing Century, more members trusting us with their financial lives, and more opportunities for us to make a difference.

A big part of that growth comes from how intentionally we're investing in our members—especially the next generation.

During 2025, we introduced our Money Market Innovator Account, which is currently paying 5% APY* on balances up to \$20,000. We designed this product specifically to help younger members—and those just starting out—begin saving for their dreams and their future.

We also offer our Savings Jar Account (Savings Jar automatically rounds up your debit card purchases to the nearest dollar and moves the spare change into a special high-interest savings account). Currently, this special savings account is paying 10.47 % APY*. That's almost unheard of for a savings account, and it's a powerful example of how your credit union puts members first and rewards good financial habits.

Our commitment to the next generation goes beyond accounts. We recently reimagined our longstanding scholarship program—now known as the NextGen Scholarship, formerly the Guy Thorp Scholarship. This year, we'll be awarding \$10,000 in scholarship funds because we believe investing in education is an investment in our community's future.

Another exciting milestone in 2025 was expanding our field of membership.

We opened the door so that roughly 1.4 million people across Northeast Ohio are now eligible to join Century. And even beyond that—technically, anyone in the U.S. can join. That means your friends, your family, your coworkers—people you care about—can all become part of Century and experience the credit union difference.

We're also growing with purpose—not just bigger, but better.

In 2025, we launched our new tagline: **"Bank Boldly. Live Fully."** That phrase reflects our purpose and our belief that financial confidence empowers people to live the lives they envision for themselves.

You'll see that purpose come to life in our strategic initiatives this year.

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Stay connected with
us on social media

In 2026, we are opening or relocating four branches—in **Westlake** (across the street from Crocker Park), at the new **Sherwin-Williams headquarters**, in **Uptown/University Circle**, and in **Ohio City**. These branches are designed differently. They're built around conversation and relationships, not transactions. New technology—like ITMs—will handle routine needs, freeing our financial experts to focus on what really matters: meaningful conversations that help members achieve their goals.

We're also launching our commercial lending program, allowing us to better serve small businesses—the backbone of our economy. This is an important step in supporting entrepreneurs, local employers, and the communities where we live and work.

None of this happens without incredible people behind the scenes.

Our employees show up every day with heart, professionalism, and a true commitment to service. They understand that finances are personal, and they take pride in helping members make confident decisions. I'm deeply grateful for their dedication.

I also want to thank our Board of Directors and volunteers for their leadership and stewardship. Their guidance ensures that we remain strong, ethical, and member focused.

In a financial world that can feel increasingly impersonal, the credit union difference matters more than ever. We exist for one reason—to serve you. Not shareholders. Not Wall Street. You.

So, as we look ahead, know this: your credit union is strong, growing, and focused on the future. We're committed to helping you bank boldly—so you can live fully.

Thank you for being the owners of Century. And thank you for allowing us the privilege of serving you.

Sincerely,
Dave Wilde
President / CEO

Century Federal Credit Union is now the Official Credit Union of the Cleveland Guardians!



We are proud to announce that Century Federal Credit Union is the “Official Credit Union of the Cleveland Guardians.” This partnership is meaningful because it reflects our shared commitment to Cleveland—its people, its neighborhoods, and its future. The Guardians are more than a team; they are a symbol of hometown pride, resilience, and tradition, values that strongly align with who we are at Century.

We're also proud to continue our roles as the “Official Credit Union of the Cleveland Cavaliers and the Cleveland Monsters.” Together, these partnerships underscore our longstanding dedication to supporting the teams and communities that make our city so special.

For generations, Century has been committed to helping our members thrive while investing locally. Partnering with Cleveland's professional sports teams allows us to celebrate our city, strengthen community connections, and remain deeply rooted in the place we all call home.

“Century Federal Credit Union has deep roots in Cleveland and shares our commitment to supporting the people and neighborhoods that make this city special. This partnership reflects our shared belief that when Cleveland succeeds, we all do it together as a team both on and off the field.”

--Tim Salcer, Senior Vice President of Sales and Service, Cleveland Guardians





VIBE RIDE for First-Time Car Buyers

No Credit Score? No Problem!

- No Down Payment Required
- No Co-Signer Required
- Max loan of \$30,000
- No Credit - No Problem!



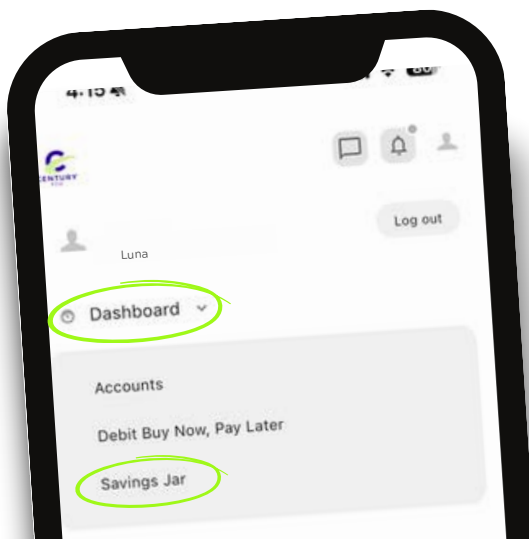
APPLY TODAY

Round up everyday purchases and watch your savings grow faster.

Savings Jar now at **10.47% APY***

Savings Jar* is a "transactions round-up" module that empowers our members to enhance their savings effortlessly.

Here's how it works:



SPEND

Buy your morning latte for \$3.28



SAVE

The difference of \$.72 is transferred to your Savings Jar, currently set at 10.47%* interest rate.



REPEAT

Continue building your savings with every debit card purchase!



Easily enroll in Savings Jar in Online Banking.



*Savings Jar is designed to encourage increased debit card usage while simultaneously helping our members save at an enhanced interest rate, currently set at 10.47% APY. Dividends are credited to the Savings Jar account monthly, and round-ups from transactions are deposited nightly. Please note that the higher interest rate is subject to change and is set at the discretion of Century Federal Credit Union. Additionally, Century Federal Credit Union reserves the right to modify or discontinue the Savings Jar program and its features at any time. Participation in the Savings Jar program is subject to eligibility criteria set by Century Federal Credit Union.

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





A WORD FROM SKYLIGHT...

A BUCKET PLAN TO GO WITH YOUR BUCKET LIST

John and Mary are nearing retirement and they have a lot of items on their bucket list. Longer life expectancies mean John and Mary may need to prepare for two or even three decades of retirement. How should they position their money?¹

One approach is to segment your expenses into three buckets:

- Basic Living Expenses– Food, Rent, Utilities, etc.
- Discretionary Spending – Vacations, Dining Out, etc.
- Legacy Assets – for heirs and charities

Next, pair appropriate investments to each bucket. For instance, Social Security benefits might be assigned to the Basic Living Expenses bucket.²

For the discretionary spending bucket, you might consider investments that pay a steady dividend and that also offer the potential for growth.³

Finally, list the Legacy assets that you expect to pass on to your heirs and charities.

A bucket plan can help you be better prepared for a comfortable retirement.

Call today and we can develop a strategy designed to help you align your resources with your retirement priorities.

1. John and Mary are a hypothetical couple used for illustrative purposes only. Diversification is an approach to help manage investment risk. It does not eliminate the risk of loss if security prices decline.
2. Social Security benefits may play a more limited role in the future and some financial professional recommend creating a retirement income strategy that excludes Social Security payments.
3. A company's board of directors can stop, decrease or increase the dividend payout at any time. Investments offering a higher dividend may involve a higher degree of risk. Keep in mind that the return and principal value of stock prices will fluctuate as market conditions change. Shares, when sold, may be worth more or less than their original cost.



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

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WESTLAKE, WE'RE HERE!

Century Federal Credit Union • 2207 Crocker Road

NOW OPEN.

As a valued Century Federal member, you now have another convenient place to bank boldly and live fully—our new full-service Westlake branch on Crocker Road.

Century Federal is growing to better serve you. As a valued Century member, you now have another convenient place to bank boldly and live fully—our new full-service Westlake branch on Crocker Road, featuring an on-site **Interactive Teller Machine (ITM)**.

What is an ITM?

- Works like an ATM but connects you with a live Century teller by video

Why does it benefit members?

- Handle most teller transactions quickly and securely
- Get personal help without waiting in a long line
- Enjoy added convenience and flexibility on your schedule



“Every Century member who walks through our doors has a story. Our goal is to make banking feel personal again—when you visit our Westlake branch, you’re greeted by people who know your name, understand your relationship with Century, and are here to help you reach your financial goals.”

– Ginger Fitch,
Branch Manager



Visit Us!

Stop in, meet the team, and experience friendly, local service designed with you in mind.

BRANCH LOCATIONS

INDEPENDENCE

4600 Rockside Road Independence, OH 44131

NASA Employees Only

21000 Brookpark Road Building 15 - Cleveland, OH 44135

NORTH OLMSTED

28251 Lorain Road North Olmsted, OH 44070

RICHMOND HEIGHTS

754 Richmond Road Richmond Hts, OH 44143

STRONGSVILLE

14244 Pearl Road Strongsville, OH 44136

WESTLAKE

2207D Crocker Road Westlake, OH 44145

COMING SOON

SHERWIN-WILLIAMS

1394 West 3rd Street
Cleveland, OH 44113

COMING SOON

UNIVERSITY CIRCLE/UPTOWN

11601 Euclid Avenue, Suite B
Cleveland, OH 44106

COMING SOON

OHIO CITY

4325 Lorain Avenue
Cleveland, OH 44113



BRANCH CLOSURES

- Memorial Day
MONDAY, MAY 25
- Juneteenth
FRIDAY, JUNE 19
- Independence Day
FRIDAY, JULY 3 (OBSERVED)

MEMBER SERVICE CENTER - 216-535-3200

MORTGAGE LOAN CENTER - 216-535-3210



****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.