

SPRING 2025

INSIGHT NEWSLETTER

A Season of Innovation and Excitement at Century Federal Credit Union!

Spring is a season of renewal, and I couldn't be more excited to share some transformative and exciting developments at Century Federal Credit Union. As you may have heard, we're updating our look with a new logo and colors. These changes are inspired by you, our valued members, and reflect who we are today as well as the exciting future we're building together. Thank you for being such an important part of our journey!

Very soon, we'll be unveiling a bold and vibrant new look. This updated appearance celebrates innovation, joy, and collaboration, while remaining rooted in the trust, care, and personalized service you've come to expect and rely on. Our transformation showcases the spirit of our Purpose—Fulfill Dreams... Empower People... Transform Lives—and reaffirms our unwavering commitment to you, our members.

But that's not all! The spirit of innovation doesn't stop at our appearance. We've been hard at work developing new programs to better serve your needs, including:

- **Early Pay:** You can now access your paycheck up to 2 days early—completely free! This benefit gives you greater flexibility and control over your finances, helping you manage your money on your terms.
- **First-Time Auto Buyer Program:** Designed to help first-time car buyers hit the road quickly and confidently with Century FCU support.
- **Savings Jar:** A "transaction round-up" program that empowers you to enhance your savings effortlessly. Rounded-up funds can be deposited into a special savings account that earns an impressive 7%* interest rate—significantly higher than most savings accounts - or donated to a charitable organization of your choice.
- **Business Lending Solutions:** We are pleased to now provide tailored business lending solutions designed to support the growth and success of local entrepreneurs and organizations. Whether you are looking to renovate an existing commercial property, purchase a new one, or embark on a construction project, our flexible financing options are here to meet your needs.

And there's more good news to celebrate. We're thrilled to announce that Century Federal Credit Union is now **the official Credit Union of the Cleveland Cavaliers and Cleveland Monsters**. This partnership reflects our deep connection to the community and our commitment to serving as a trusted partner in every aspect of your life.

As we embrace these exciting changes and continue building innovative solutions, know that our commitment to empowering you is stronger than ever. For over 76 years, Century FCU has been dedicated to transforming lives and helping members fulfill their dreams. With these changes, we're excited to continue serving you better while also reaching and supporting even more members of the Cleveland community. We encourage you to share the benefits of CFCU membership with your friends and family—together, we can make an even greater impact!

Thank you for your trust and for being part of this journey. Together, we're building a brighter future for all. We're excited to announce that our new logo and colors will be unveiled this month! Stay tuned for more updates—we can't wait for you to see Century FCU's fresh new look! Thank you for your trust and for being part of this journey. Together, we're building a brighter future for all.

Sincerely,
Dave Wilde
President & CEO

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Stay connected with
us on social media

*Terms and conditions apply. All rates are subject to creditworthiness and can change at any time without notice.

BRANCH CLOSURES

• Memorial Day
MONDAY, MAY 26

• Juneteenth
THURSDAY, JUNE 19

• Independence Day
FRIDAY, JULY 4

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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



Official Credit Union of the Cleveland Cavaliers and Cleveland Monsters!



This partnership is about more than sports—it's about coming together to celebrate our community and deliver value to YOU, our members.

Exclusive Offers & Perks:

Be on the lookout for special opportunities, fee-free days, and giveaways for Cavs and Monsters events.

Game-Day Excitement:

We'll see you at Rocket Arena, cheering loud and proud!

Community Support:

Partnering with these iconic Cleveland teams strengthens the bond we share with this incredible region.

“ This partnership is a slam dunk for our members and our community! We're filled with joy to join forces with these incredible hometown teams—the Cavaliers and Monsters. Together, we're not just cheering for wins on the court or the ice, but also celebrating the joy, spirit, and unity of Cleveland. This is just the beginning of an exciting journey for Century FCU and our amazing members! ”

– Dave Wilde, CEO of
Century FCU



**SCAN TO
LEARN MORE**

GO CAVS! GO MONSTERS! GO CENTURY FCU!

OHIO HOMEBUYER PLUS

A SAVINGS PLAN FOR OHIOANS



Scan or click for
more details

We are thrilled to announce that Century Federal Credit Union is now participating in The Ohio Homebuyer Plus Savings Program.

Apply for a 7.23% APY* Savings Account to Fund Your Down Payment or Closing Costs!

*APY (Annual Percentage Yield) subject to change without notice.





A WORD FROM SKYLIGHT...

WHAT TO LOOK FOR IN AN EXTENDED-CARE POLICY

Greetings,

It's been a busy few weeks as all the mixed economic signals have unsettled Wall Street—and market volatility is never comfortable for investors.

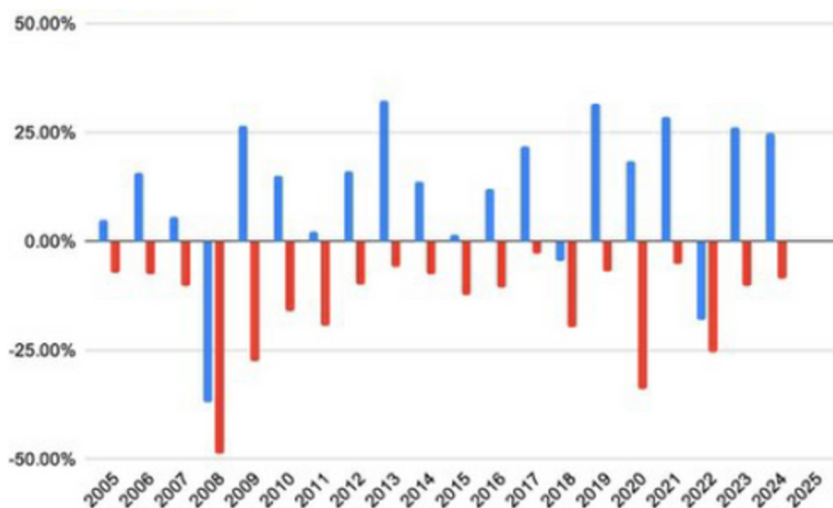
Here's a short recap, so grab some popcorn. We're going to cover a lot of ground quickly!

Inflation eased in February but is still a concern for some investors while job creation slowed in January, which brings the spotlight to Fed Chair Powell, who said he's in no hurry to cut interest rates, but investors are watching tariff talks ebb and flow, which is causing some businesses to hesitate as they prepare for 2025 and beyond, putting a spotlight on GDP, raising some concerns about a possible recession, which is causing Interest rates to trend lower, and that's good news for mortgage shoppers, who applied for more loans as rates fell for a sixth straight week as consumer confidence flips around, which brings us full circle to the mixed economic signals.

Today's news moves so quickly that you should anticipate more price swings in the weeks ahead. But don't let emotions override sound decision-making. As you can see, stock prices have intra-year drawdowns every year. So, while 2025 might feel extraordinary, history shows it is pretty much like every other year.

Pullbacks Are Difficult (...but they happen. Often.)

Max Intra-Year Drawdowns vs. End of Year Total Returns (2005-2024)



Source: WStreet.com, March 12, 2025

Stocks are represented by the S&P 500 Composite Index is an unmanaged index that is considered representative of the overall U.S. stock market. Index performance is not indicative of the past performance of a particular investment. Past performance does not guarantee future results. Individuals cannot invest directly in an index. The return and principal value of stock prices will fluctuate as market conditions change. And shares, when sold, may be worth more or less than their original cost.

If all of today's headlines have you feeling overwhelmed, please reach out so we can discuss what's going on. Markets sometimes move quickly, which can be unsettling. So, I want to hear from you if your anxiety is causing you to question our overall strategy.



Sources:

WStreet.com, March 12, 2025

CNBC.com, March 12, 2025

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

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Sign up for Savings Jar Today!

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



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



**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.