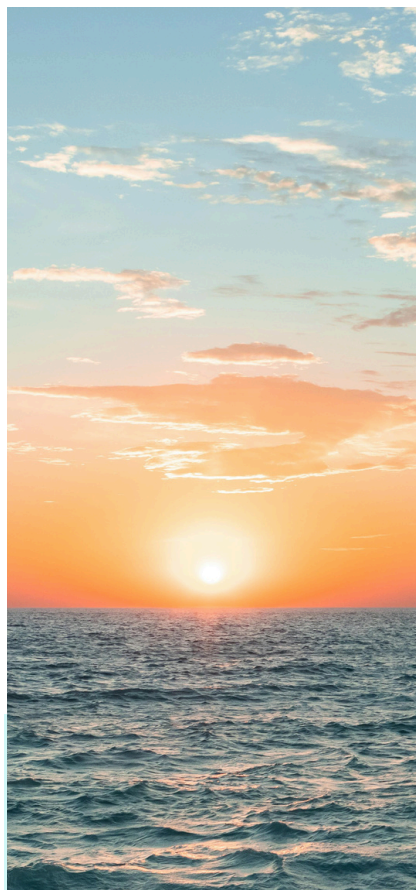


INSIGHT NEWSLETTER



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Stay connected with
us on social media



A Message from the President/CEO

As summer settles in across Northeast Ohio, I'm reminded of something that has defined Century Federal Credit Union for more than 75 years: **we've always been about community.**

Everything we do begins with people. Whether we're helping members reach financial milestones, supporting local businesses, investing in community organizations, or creating new ways to serve our members, our focus remains the same: strengthening the communities our members proudly call home.

This year, we were honored to become the **Official Credit Union of the Cleveland Guardians**, joining our existing partnerships as the **Official Credit Union of the Cleveland Cavaliers** and **Cleveland Monsters**. These partnerships reflect our shared commitment to Northeast Ohio and connect Century with the teams and traditions that bring our communities together. Through our work with the Cavaliers' "Cavs for the Land" community engagement program, Century is also bringing meaningful financial education to local youth. This year, we partnered directly with the Cavs to provide financial literacy programming for teenagers ages 14 to 17 in Cleveland and East Cleveland, helping them build confidence and learn the foundations of credit, banking, and financial responsibility. Programs like this are one more way Century continues to be about community—investing in the next generation and helping create stronger, more financially resilient neighborhoods.

We're also continuing to grow to better serve you. This year, we celebrated the grand openings of our new **Westlake** and **Uptown Financial Centers**, and we're excited for what's ahead as we prepare to open additional Financial Centers in the new **Sherwin-Williams Headquarters** and **Ohio City**.

Coming Soon

Sherwin-Williams Financial Center

1394 West 3rd Street
Cleveland, OH 44113
216-535-3700

Ohio City Financial Center

4325 Lorain Avenue
Cleveland, OH 44113
216-535-3280

We're also continuing to grow to better serve you. This year, we celebrated the grand openings of our new **Westlake** and **Uptown Financial Centers**, and we're excited for what's ahead as we prepare to open additional Financial Centers in the new **Sherwin-Williams Headquarters** and **Ohio City**.

You may notice we're calling these locations Financial Centers rather than branches. That's intentional. While transactions remain important, these spaces are designed to focus on conversations, guidance, and financial solutions. Whether you're buying a home, growing a business, planning for the future, or simply looking for trusted advice, our Financial Centers are designed to help our members achieve their goals and dreams by engaging in meaningful relationships with our team of financial experts.

Continued

Growth for Century also means expanding the ways we support local businesses. Through our enhanced **Business Solutions** offerings, including business banking and commercial lending, we're helping entrepreneurs and business owners achieve their goals. We believe strong local businesses are essential to strong communities, and we're proud to be a partner in their success.

Another exciting milestone is the launch of our new website, coming soon. Many of you told us you wanted a simpler, more intuitive online experience, and we listened. Our new website is being designed with members in mind, making it easier than ever to access products, services, and financial resources whenever and wherever you need them.

As Century grows, we want to remind you that membership is open to more people than ever before. Your friends, family members, coworkers, and neighbors may be eligible to join and experience the credit union difference for themselves. If Century has made a positive impact on your financial journey, we'd be honored if you shared that experience with those you care about most.

Thank you for the trust you place in us every day. On behalf of our Board of Directors, volunteers, and team members, thank you for allowing us the privilege of serving you. We remain committed to helping you **Bank Boldly. Live Fully.**

Wishing you a safe, relaxing, and memorable summer.

Sincerely,
Dave Wilde
President / CEO

Meet Your Century Federal Visa Signature® Card

0% APR*
FOR
12 MONTHS

on purchases & balance transfers

*Terms and Conditions apply.



CONGRATULATIONS

TO OUR 2026 NEXTGEN SCHOLARSHIP RECIPIENTS!



Korei



Nicholas



Ashley



Reilly

Korei

Korei is a high-achieving student at Shaker Heights High School with a strong passion for technology, leadership, and community engagement. She plans to pursue a degree in Computer Science and has demonstrated excellence through academic achievement, STEM involvement, marketing and social media experience, and service-oriented leadership roles. Korei has participated in international study programs in Japan and Chile, broadening her cultural awareness and independence, while remaining committed to giving back through mentoring, youth advocacy, and community service.

Nicholas

Nicholas is a dedicated and accomplished young leader, Eagle Scout, and aspiring aerospace engineer. Through Scouting America, he earned the rank of Eagle Scout, completed 30 merit badges, logged over 170 nights of camping, and contributed more than 127 hours of community service. He has held multiple leadership positions, including Senior Patrol Leader and Junior Assistant Scoutmaster, demonstrating a strong commitment to service, teamwork, and personal growth. Nic is passionate about engineering, financial responsibility, and creating opportunities for success through hard work, leadership, and community involvement.

Ashley

Ashley is a driven and accomplished high school student with a strong interest in sports management, leadership, and community involvement. She is an active member of the National Honor Society, Business and Marketing Club, and has dedicated over 13 years to 4-H, serving in leadership roles and completing extensive community service. Ashley has gained valuable experience through programs with the Cleveland Browns, Cleveland Cavaliers, and Cleveland State University's Sports Management Summer Institute. Known for her strong work ethic, leadership skills, and commitment to success, she balances academic excellence with meaningful extracurricular and volunteer activities.

Reilly

Reilly is a dedicated student leader, athlete, and creative thinker with a strong commitment to academics, community service, and personal growth. As a co-captain of the St. Edward High School Track and Field team, a member of the rowing team, the Academic Challenge Team, the Investment Club, and the Yearbook Committee, Reilly has demonstrated leadership, teamwork, and a passion for learning. He has also volunteered through Opening Minds Through Art, working with memory care patients at Ennis Court. With a strong interest in finance, design, and animation, Reilly plans to pursue degrees in Visual Communication and Design at Kent State University while continuing to build a future centered on creativity, service, and lifelong learning.



A WORD FROM SKYLIGHT...

Building a Solid Financial Foundation

When you read about money matters, you may see the phrase, “getting your financial house in order.” What exactly does that mean?

To some, when your financial “house is in order,” it means it is built on a solid foundation. It means that you have the “pillars” in place that are designed to support your long-term financial well-being.

#1: A banking relationship. Having a relationship with a bank can play a role in many financial strategies. You have many different choices when deciding on which bank is right for you. Some banks are larger and nationally-based, while others are smaller and community-based. Different banks may have unique advantages and disadvantages, so it’s important to look around and see what each one can offer you.

#2: An emergency fund. You know that label you see on fire extinguisher boxes - “break glass in case of emergency?” Only in a financial emergency should you “break into” your emergency account. What is a financial emergency? Everyone’s definition varies, but it can range from a broken water heater to major car repairs to unemployment help.

#3: A workplace retirement strategy. At some point, you may want to consider when is the right time to start saving for retirement. Workplace retirement plans can offer you a convenient way to get started, if one is available.

#4: An eye on Insurance. Like the other decisions you’ll need to make while building your financial foundation, choosing the appropriate insurance program is going to be influenced by your own individual life circumstances. For example, if you’re supporting a family, you may want to look into an insurance program that is designed to protect you in the event that something happens to you or prevents you from working for a period of time.

#5: Estate Strategy. It’s never too early to start thinking about your legacy. For some, this can mean providing some financial support to your loved ones. For others, it might mean creating a program that supports charities and organizations. Whatever your aspirations, it’s important to ensure that your assets transition smoothly in accordance with your wishes.

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

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UPTOWN, WE'RE HERE!

Century Federal Credit Union • 11601 Euclid Avenue, Suite B

NOW OPEN.

As a valued Century Federal member, you now have another convenient way to bank boldly and live fully with our new full-service financial center in University Circle, 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



Visit Us!

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

FINANCIAL CENTER 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

UNIVERSITY CIRCLE/UPTOWN

11601 Euclid Avenue, Suite B,
Cleveland, OH 44106

COMING SOON

SHERWIN-WILLIAMS

1394 West 3rd Street
Cleveland, OH 44113

COMING SOON

OHIO CITY

4325 Lorain Avenue
Cleveland, OH 44113



Financial Center Closures

- Friday, July 3, 2026
Independence Day (Observed)*
- Monday, September 7, 2026
Labor Day
- Monday, October 12, 2026
Columbus Day

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.