



THE CENTURY FEDERAL DIFFERENCE

Century Federal is one of Northeast Ohio's most established and largest credit unions. If you're looking to save money and better manage your finances, you should look no further than Century Federal Credit Union. Here are some of the many reasons Century Federal is a better way to bank.

Just the Stats!

Credit Union Opened	→ 1948
Members	→ 28,000+
Select Employee Groups	→ 350+
Total Account Assets	→ \$400M+
Employees	→ 80
Annual Call Volume	→ 70,000 +
Board Members	→ 9
Branches	→ 9
ATMs	→ 13
Surcharge-Free ATMs	→ nearly 30,000

Member Benefits

- Benefits Plus 60-Day Free Trial
- Theater & Movie Ticket Discounts
- Auto Purchase Savings & Perks
- Car Rental Discounts
- Cell Phone Service Discounts
- Tax Preparation Discounts
- Online Floral and Gift Discounts
- Annual High School Senior Scholarship Program

Account Offerings

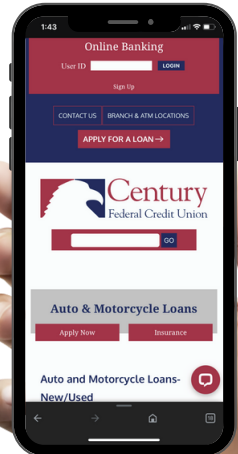
- Share Savings
- Share Draft Checking
- Money Multiplier
- Term-Share Certificates
- IRAs
- Mortgages
- HELOC with Lock Options
- Auto Loans
- Boat, RV & Motorcycle Loans
- VISA Credit Cards
- Signature Personal Loans
- Payday Alternative Loans

Low & No Service Fees

- Free Checking
- Low or No Application Fees
- Significantly Lower Closing Costs

Mobile Technology

- Online Banking
- Digital Wallet
- Tap-to-Pay Credit Cards
- Online Bill Payment
- Mobile Banking
- Mobile Check Deposit
- Telephone Banking



What's the Big Difference Anyway?

Ever wondered what the difference is between a credit union and a bank? The answer is A LOT! A credit union is NOT a bank-it's much better. Check out all the reasons why you should make the change today!



→ Credit Unions

Members -Credit union depositors are called members because each one is considered an owner and decides on the direction of the organization.

Lower Fees -Credit unions offer lower, or in many cases, no fees for member services.

Consumer Lending -Credit unions focus almost exclusively on mortgage, auto and credit card lending-direct to members.

Cooperation -Credit unions cooperate with one another to share resources and ideas, to bring convenience and savings to members.

Technology Adoption -Credit unions let banks do all the leg work and introduce comparable technologies, shortly after market introduction, without the hefty development price tag.

NCUA Insured -Since 1970, credit unions could offer insurance backing, for up to \$250,000, on qualifying accounts.

Free Services -Most credit unions offer a range of free member services that often include such things as notary service, coin counters and signature guarantees.

Member Discounts -Credit unions partner with a wide variety of local and national companies to offer members discounts and added benefits.

→ Banks

Customers -Account holders are called customers and have no ownership interest in the company. Investors own and control the direction of the bank.

Higher Fees -Banks often use fees as a primary revenue generator and therefore increase service fees regularly.

Commercial and Business Lending -Banks focus much of their lending efforts on larger, commercial and business loans.

Competition -Banks are very competitive for customer business and do not work with other banks.

Technology Development -Banks spend a significant amount of profits to develop and test new technologies and be first to the market.

FDIC Insured -Since 1934 banks have offered insurance backing, for up to \$250,000, on qualifying accounts.

Free Services -These can vary from bank to bank but are very limited.

Bank Discounts -Banks typically don't offer any additional perks to their customers.

Century Federal Credit Union

For more than 100 years, credit unions have provided financial services to their members across the United States. Credit unions are unique financial institutions created not for profit, but to serve their members.

FACTS

Credit unions are different than banks and make all financial decisions for the benefits of their members.

Most credit unions are open the same days and hours as traditional banks.

Credit unions provide nearly all of the same financial services as banks including savings, checking, mortgage, auto and credit card products.

When you join a credit union and deposit your money into an account, you essentially become a "co-owner". So while you do have to put down a certain amount (usually somewhere between \$5 and \$25) to open an account at some credit unions, you're not paying a fee to join. When you leave the credit union, you receive all your money back.

Nearly all credit unions are federally insured by the National Credit Union Association (NCUA) which is the credit union equivalent of the FDIC- offering comparable deposit insurance for member accounts.

Some credit unions are selective with their membership, based on affiliations with an employer, school, association, church, ect. But some credit unions also have a community-based enrollment based on residential factors.

Credit unions often have comparable technology services for members including online banking, mobile banking, mobile payments, ect.

Some credit unions have national branches, while others offer a nationwide network of ATMs as well as online and mobile banking options to allow members to bank where and when they like.

MYTHS

Credit unions are just like banks

Credit unions have shorter hours than banks

They offer fewer accounts & services than banks

You have to pay to join

Funds on deposit are not federally insured

Too many membership restrictions

Credit Unions aren't high-tech

Credit Unions are only good for local banking needs





Century Federal Credit Union

MEMBER DISCOUNTS

Century Federal offers members great products and services-but that's not all. The credit union also offers a variety of exclusive discounts & benefits to help our members save even more money.

→ Auto Discounts



10% OFF Car Rental



\$50 Amazon Gift Card



\$500 OFF Used Car Purchase



**12-month/12,000-mile limited
powertrain warranty**

12 months of roadside assistance

**FREE CARFAX Vehicle
History Report**

→ Entertainment Discounts



\$9.00 per ticket



Playhouse Square®

10% - 50% OFF tickets

→ Even more Discounts!



20% OFF Online Orders

20% OFF Online Orders ProFlowers®



**SAVE up to
\$15 OFF Filing**

**SAVE \$25 OFF
Tax Prep**



H&R BLOCK

Spectrum xfinity

**Switch mobile service
and get cash rewards**

Together We're Better

Visit www.cenfedcu.org/memberbenefits to learn more

Available Member Discounts subject to change without notice.

