

www.CenFedCU.org • 216.535.3200

A Message from the President

As we start out the new year, many of us are packing up our holiday decorations, getting the kids back to school, organizing our lives, and really taking stock of our finances. Over the last couple months we have started to see some changes in the financial markets that have lead to rising interest rates. While Century Federal continues to offer some of the lowest lending rates in the Cleveland area, we want to ensure that our members remember to take advantage of the low rates now – before they go up.

So I encourage you to stop in at your local Century Federal branch or give our Member Service Center a call to review your current financial situation and see if we can assist you with a mortgage refinance, home equity loan or automobile/boat/RV loan. Plus, you can always visit www.CenFedCU.org at any time to review all of our lending rates, to see how we can save you some money. Don't forget, that we also have great credit card rates – **as low as 7.50% APR***. Which means now is a great time to consolidate those holiday bills to take advantage of these low interest rates and save yourself some money.



As always, we greatly appreciate your continued loyalty and patronage at Century Federal. Our goal for the credit union is to be your primary financial institution of choice, offering market-leading rates along with the personalized service and support that you have come to expect from us. Let's make 2017 a successful new year, together.

Sharon Churchill
President & CEO

Curing Your Credit Card Holiday Hangover

If the recent holiday shopping season has you scared to look at your credit card statements – you are not alone. It's common to start a new year feeling the bite of debt. But one way to cure a credit card holiday hangover is to find a credit card with a low rate and then consolidate your credit cards into just one monthly payment.

Now that December's charges have turned into January bills, it's time to start shopping for a low-interest rate card – and Century Federal has two of the best options for you. Whether you like to earn rewards or prefer cash back bonuses, we've got you covered.

So as we get back into the swing of things and your bills are starting to come in, now is the perfect time to check out the great perks of our credit cards at www.CenFedCU.org, call us at 216.535.3200 or visit one of our convenient branch locations.

VISA Platinum Cash Back

- Rates as low as 7.50% APR*
- No annual fee
- Earn 1% rebate on net purchases



myChoice Rewards VISA

- Rates as low as 9.24% APR*
- No annual fee
- Every purchase earns you points
- Earn double points on Gas, Groceries, Restaurants, and Pharmacies



Guy H. Thorpe Memorial Scholarship

Century Federal Credit Union is currently accepting submissions for our Guy H. Thorpe Memorial Scholarship. This scholarship honors the legacy of Guy H. Thorpe, who served as a dedicated volunteer on the Century Federal Board of Directors for 30 years.



The award is a non-repayable, one time/non-renewable scholarship. Century Federal Credit Union is committed to assisting our youth club account members who choose to further their education through post-secondary studies. Scholarships will be awarded to Century Federal Credit Union youth account members, per the eligibility requirements noted below.

- **How to Apply:** Download a PDF version of the Century Federal Guy H. Thorpe Memorial Scholarship application* form from www.CenFedCU.org or visit a branch to pick up an application.
- **Eligibility:** Century Federal youth club account members, of at least one year, who are high school seniors or recent high school graduates (no more than 6 months past graduation). Applicant must have earned a minimum of a 3.1 cumulative GPA on a 4.0 grade scale.
- **Selection:** Recipients of this award exhibit superior academic achievement and demonstrated community service throughout their high school careers. The Century Federal Scholarship Committee reviews all eligible applications and will select the scholarship recipients.
- **Application Deadline:** Applications must be received in a Century Federal branch or be mailed and postmarked by May 1, 2017. Applicants will receive email notification of application receipt. Award recipients will be notified no later than June 1, 2017.
- **Questions:** Contact the Century Federal Marketing Team at marketing@CenFedCU.org or 216.535.3227.

**All application information received will be held confidential by Century Federal Credit Union.*

File Your Taxes the Smarter Way and Save up to \$15 on TurboTax!

Century Federal Credit Union members can get up to \$15 off TurboTax® federal products. TurboTax translates taxes into simple questions about your life, so you don't need tax knowledge – or an appointment – to get your taxes done right. TurboTax SmartLook™ even connects you with an expert live, on-screen so you can get answers when you need them.

Start TurboTax today and save!

State filing charges apply. Limited time offer for TurboTax 2016. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries. Other parties' trademarks or service marks are the property of their respective owners. Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information.



Are You Taking Full Advantage of Your Credit Union Membership with Our Auto Discounts?

Century Federal can help you save **BIG** on your next automobile purchase. Whether you are shopping for a new or used vehicle, don't forget to utilize your credit union member benefits before you buy. You can save at **FIVE** Greater-Cleveland dealerships with deals like:

- Up to 1% on purchasing new & used cars
- Free oil changes
- Discount service contracts
- Free car washes
- Much more...

Just stop by your local branch to learn more or visit www.CenFedCU.org/MemberDiscount.



Banking 24/7 at Your Fingertips with Eagle Mobility

Eagle Mobility is Century Federal's Mobile Banking app. We've made it even easier to securely access your accounts with your mobile device to check account balances, pay bills, transfer funds, and/or find your nearest branch/ATM and more. Check out just a few of the reasons why you should use Eagle Mobility:



Banking On the Go... You gain access to your account information 24/7. Regardless of where you are simply pull out your phone and check your balance, transfer funds, pay bills. Plus, you have access to every transaction in your account, right at your fingertips.

Real-time Notifications... You have the capability to setup account alerts and notifications to keep track of larger purchases, and low balances.

It's Convenient... Mobile Deposit will allow you to deposit a check directly from your smartphone and save a trip to the credit union. Using Eagle Mobility, Century Federal's Mobile Banking Application with Mobile Deposit feature, simply take a picture of the front and back of your endorsed check with your smartphone and send it.

It's Safe and Secure... Eagle Mobility is incredibly safe to use. It uses 128 bit SSL encryption, which encrypts and protects any transmission of data. It also is protected by strong firewalls. Along with these safeguards, there is also Multifactor Authentication on your mobile banking account (Username, Password, Image & Passphrase).

It's FREE... Century Federal makes Eagle Mobility available to you at no cost. We want to make your banking experience convenient.



Save with Sprint's Credit Union Member Discount!

Get 10% off of select, regularly priced Sprint monthly data service
[www.CenFedCu.org/Member Discounts](http://www.CenFedCu.org/Member%20Discounts)

Exclusive Members-Only Offer from Sprint

Get a \$100 Cash Reward for Every New Line. This new exclusive cash rewards offer is our best one EVER! Now, as a credit union member, you can earn \$100 for every line when you switch to Sprint®.

Here's how it works:

- Members get a **\$100** cash reward for **every new line** when you switch to Sprint.
- Current Sprint customers will receive a **\$50** cash reward for every line transferred into Sprint Credit Union Member Cash Rewards.
- Plus, get a **\$50** loyalty cash reward **every year** for **every line**

Here's how to sign up for Sprint cash rewards:

1. Become a Sprint customer
2. Register at www.LoveMyCreditUnion.org/SprintRewards
3. Allow up to six to eight weeks to see cash rewards directly deposited into your account

Make the switch today and save with the Sprint Credit Union Member Cash Rewards!

TRINITY
Debt Management

Would you like to:

- Consolidate high credit card bills
- Significantly reduce your interest rates
- Stop collection calls from creditors
- Save thousands in interest charges

Century Federal Credit Union members are eligible for Trinity Debt Management. Get your FREE debt analysis today!

800-758-3844 | www.trinitycredit.org

2017 Board of Directors Nominees

Below are the nominees for the 2017 Board of Directors election. Ballots will be mailed out in the coming weeks to all members eligible to vote.

William Ahonen*

Mr. Ahonen has been employed for 30 years at the Defense Contract Management Agency in various areas including Headquarters staff, Professor of Contract Management, Contracting Officer and Cost Price Analyst before his retirement. He has also served as an Auditor for the Department of Labor, as an Internal Revenue Agent for the IRS and is a U.S. Air Force veteran. He holds a BBA in Accounting with a minor in Computer Science, with post-graduate studies at Baldwin Wallace's A. B. Bonds College of Business in Systems Management. Mr. Ahonen is currently the Vice Chairman of the Century Federal Board of Directors, a member of the Budget & Finance Committee and has also served as Chairman of the Supervisory Committee and Chairman, Board of Trustees, CU Center West, Inc. He is an advocate of the credit union philosophy and abides by the phrase, "Not for profit, not for charity, but for service." Mr. Ahonen continues to be a sounding board for the membership, ensuring that changing technology is utilized and credit union services are provided effectively.

Tim Edmunds, CPA*

Mr. Edmunds is currently a member of Century Federal Credit Union's Board of Directors. He has served in board officer positions as Board Chairman and Treasurer. He serves or has served on the following board Committees: Budget & Finance, Products & Policy, Loan Policy, Investment Policy, Strategic Planning, Nominating and Supervisory. Mr. Edmunds is a CPA and an attorney. He has a JD from Cleveland State University and an MBA from Michigan State. Additionally, Mr. Edmunds has been a member of the Committee on Accounting Standards of the National Association of Federal Credit Unions. Mr. Edmunds is currently employed as an attorney in the Cleveland HUD Office of Counsel. Subject to regulatory agency restrictions, Mr. Edmunds advocates: 1) maximum feasible return to the members for savings, 2) competitive interest rates on loans, and 3) products and services that meet members' needs. As a board member, he supported establishing the current branches at: North Olmsted, Lyndhurst, Strongsville and the VAMC. He currently supports branch expansion at Independence.

Rose Lorenz*

Mrs. Lorenz has over 34 years of working experience with Century Federal. She was first employed as a Member Service Representative, responsible for posting transactions and performing daily balances and ledgers. During her career with Century Federal, Mrs. Lorenz also gained significant knowledge as Loan Officer, Branch Manager and VP of Branch Operations. She has extensive working knowledge of the credit union's compliance and security requirements as well as branch operations, lending products and service procedures. Throughout her 34 years with Century Federal, she remained focused on serving its members and demonstrated leadership in setting high standards for courtesy, reliability and efficiency in dealing with member issues. She services or has served on the following committees: Loan Policy, Human Resources, Nominating and Supervisory.

Peter Romano

Mr. Romano has been an employee and member of Century Federal for over 37 years. In March 2017, he is retiring from his current role as Lending Department Manager, overseeing lending functions including underwriting of all consumer and mortgage loans. He is active on several credit union committees and is a member of the management team. Mr. Romano has enjoyed serving members for many years and would be honored to continue to service them as a Board member. His vast knowledge and experience would be of value to the credit union. Mr. Romano has a strong belief in offering great products and services to our members. He is currently the Vice President of the Fraternal Order of Eagles in Willoughby, Ohio. He also served as Board Member for 15 years with the Eastlake Girls' Softball League, including 10 years as treasurer. Mr. Romano is married to Louise and resides in Eastlake, Ohio. His three adult children all recognize the great value of credit union membership and utilize its products and services.

*Incumbents

BRANCH CLOSINGS:

Monday, January 16
Martin Luther King, Jr. Day

Monday, February 20
Presidents Day

This credit union is federally insured
by the National Credit Union Administration.



MEMBER SERVICE CENTER

216.535.3200

800.615.2328

memberservice@cenfedcu.org

Mon-Fri 7:30AM-6PM Sat 8AM-2PM

BRANCH LOCATIONS

Downtown

1240 E 9th St • AJC Federal Building, #719
Cleveland, OH 44199

216.535.3290

Mon-Fri 8AM-3:30PM

ATM

Lyndhurst

5465 Mayfield Rd
Lyndhurst, OH 44124

216.535.3800

Mon, Tue, & Thu 8:30AM-4PM

Wed Closed

Fri 8:30AM-6PM Sat 8:30AM-2PM

ATM, Coin Machine

NASA

21000 Brookpark Rd • Building 15
Cleveland, OH 44135

216.535.3400

Mon-Fri 8AM-3:30PM

ATM, Coin Machine

North Olmsted

28251 Lorain Rd
North Olmsted, OH 44070

216.535.3100

Mon-Thu 8:30AM-4PM

Fri 8:30AM-6PM Sat 8:30AM-2PM

Drive-up ATM, Coin Machine

Sherwin-Williams

101 Prospect Ave NW
Republic Building, #900
Cleveland, OH 44115

216.535.3700

Mon-Fri 8:30AM-4PM

Daily closed 1-1:30PM

ATM

Strongsville

14244 Pearl Rd
Strongsville, OH 44136

216.535.3260

Sat 9AM-2PM

Sun-Mon Closed

Tues-Fri 9:30AM-6PM

Drive-up ATM, Night Drop,
Safe Deposit Boxes, Coin Machine

VA Medical Center – Wade Park

10701 East Blvd, 1-E210
Cleveland, OH 44106

216.535.3600

Mon-Fri 8AM-3:30PM

ATM