



## A Message from the President

As we head into summer and everyone is busy making vacation plans or tackling home improvement projects, I hope that you remember that the Century Federal team and I are always here to assist you with all of your financial service needs. One of the primary goals of this institution is to provide our members with *A Better Way* to protect and handle your personal finances. This means Century Federal can provide you with the products and services you need for whatever stage of life you are in.

We continuously look for ways to improve the member experience, in all aspects of what we do. We want to be sure that our members have access to us through whatever means they find most convenient – whether in person at their local branch, over the phone or online. We hope that you remember that many of our services like transferring money, depositing a check or even checking your balance can now be done right through your phone with the Eagle Mobility app. These and other similar services help make it easy for you to transact business with us, just about anywhere. And the best part is that it is all FREE OF CHARGE!

It is important that we provide comparable products and services to our competition, but where we really differentiate ourselves is with our member service. Whether you call in to speak with Donna in the Call Center, visit Johnathan at the Independence branch to open a new account or refinance your home loan with Sue, our dedicated Mortgage Loan Consultant – you will receive the personalized service you have come to expect from us. And we will do our absolute best to ensure that you are getting the right option to meet your financial needs, no matter your situation. We want our members to walk away feeling happy and content after every transaction they complete.

We know that our members are our greatest proponents. So don't forget to share the credit union message with your family, friends and co-workers. And as we celebrate Independence Day, please remember those that have served or are currently serving. Best Wishes for a healthy, happy summer!

Sincerely,

Sharon Churchill  
President & CEO

## Earn up to \$500 with a Qualifying Advance on a Century Federal Home Equity Line of Credit

Your home's equity is one of your greatest assets. So why not use it to your advantage and get paid at the same time? A Home Equity Line of Credit (HELOC) offers you the convenience and flexibility of a revolving credit line, plus a great low rate. And right now you can also earn a cash bonus, from \$100 - \$500\*, just for completing a qualifying advance on an eligible HELOC.

### Here's what you need to know:

Simply advance a new or existing Century Federal HELOC and here are the cash bonuses for which you could qualify:

- ▶ \$100 for qualifying draws of \$10,000+
- ▶ \$250 for qualifying draws of \$25,000+
- ▶ \$500 for qualifying draws of \$50,000+



Stop by your local Century Federal branch or give us a call at **216.535.3200** for more details.

\*Available on qualifying draws completed on eligible HELOCs between 5/21/18-9/15/18 with minimum balance requirements for six months following the qualifying advance. Limit of one cash bonus per HELOC. Terms and conditions apply. Full offer details at [www.CenFedCU.org](http://www.CenFedCU.org).

## Your Chance to Win \$100 Just for Sharing Your Century Federal Story

We know that our members are our best advocates. So we want to hear your Century Federal story! It can be an experience you have had when you joined the credit union, applied for your mortgage or maybe even stopped into a branch to cash a check.

Tell us your story on camera and we will turn it into a short video and then you'll have a chance to share your story on social media for an opportunity to win \$100 PLUS you could also qualify for a chance at the grand prize Car Payments paid for an entire year\*!

If you are interested in sharing your Century Federal story, please contact us at [www.CenFedCU.org/MakeMyVideo](http://www.CenFedCU.org/MakeMyVideo) to get started. But participation is limited, so don't delay. Submit your request today!

*\*Terms, conditions and limitations apply. Must meet all eligibility requirements to qualify to participate. Participation is limited to the first 30 qualified members. Full contest details available at [www.CenFedCU.org](http://www.CenFedCU.org).*



## 2018 Guy H. Thorpe Memorial Scholarship Winners

We are pleased to announce the recipients of our 2018 Guy H. Thorpe Memorial Scholarship. This year's winners were selected from dozens of extremely qualified applicants. Each of our winners will receive a \$1,500 scholarship towards his/her studies. Congratulations and good luck to each of our scholarship recipients!



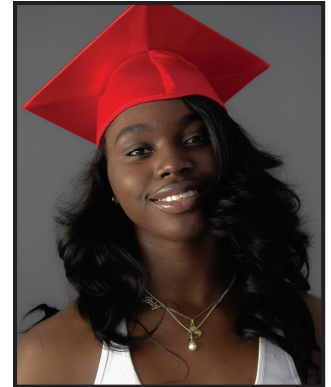
Brian DeChant is a graduate of St. Edwards High School and plans to study Accounting at St. Edward's University.



Rebekah Ellis graduated from Olmsted Falls High School and plans to study Missions/Education at Cedarville University.



Macy McQuinn graduated from Magnificat High School and plans to study Criminal Justice at the University of Dayton.



Melanie Walls graduated from Glenville High School and plans to study Astrophysics at Ohio University.

## Refinance Your Mortgage Now for ONLY \$250

Now is the perfect time to reduce your monthly mortgage payments, lock in a lower interest rate or take cash out of your home's equity for large purchase. With a Low-Cost Mortgage from Century Federal, you can save big in more ways than one – and it all starts with low closing costs of only \$250.

Our Low-Cost Mortgage is available for the following borrowing needs:

- Offered on a 10-year fixed-rate mortgage loan
- Available for refinancing an existing mortgage or a new home purchase
- Minimum mortgage amount of \$50,000
- Available on residential, owner-occupied, 1-4 family properties

Now is the time to act before rates go up again! Lock-in that low rate and keep your out-of-pocket expenses to a minimum too.

Century Federal staff can help you review your current mortgage situation and determine if refinancing your current loan with a 10-Year, Low-Cost Mortgage is the right option for you. Our Members Service Representatives are available at each of our branch locations or at **216.535.3200**.



# Are You Taking Advantage of Your Member Benefits?

Don't Forget to Grab Your Discount Tickets this Summer!



Purchase Online at:  
[www.CenFedCU.org/Discounts](http://www.CenFedCU.org/Discounts)

Save BIG this Summer with up to 10% off from:



[www.CenFedCU.org/Discounts](http://www.CenFedCU.org/Discounts)



Save with Sprint's Credit Union Member Discount!

- \$100 for every new line
- \$50 for every transferred line
- \$50 annual loyalty reward

[www.CenFedCU.org/Discounts](http://www.CenFedCU.org/Discounts)

Save up to 15% off at:



[www.CenFedCU.org/Discounts](http://www.CenFedCU.org/Discounts)

## Ways to Teach Our Kids About Saving Money

Before you have kids, planning for them is easy. You have wild dreams about how you will open their college account, teach them how to save their money by the age of 2, and imagine that they will be financially independent by the time they're 15. Of course, after you have your first kid, that all changes when you buy that first box of diapers and discover they are more expensive than you could have ever imagined. So here are some basics to remember:

**College Savings** - When saving for college, you want the most amount of time possible. Compounding interest is on your side, so if you can open the college savings account as soon the baby is born, that would be ideal.

**Emergency Savings** - When your child can understand the value of money, then they can understand the idea that storing up that money will allow them to make larger purchases. By the time they are in first grade, most children will have a good grasp of these concepts.

**Long-Term Savings** - Let's not forget to teach our children the benefits of saving for retirement. An IRA for your child can get them a jump-start on their retirement. As soon as they have a taxable income, they can open one of these accounts (with your help, of course). One way to inspire your children to save more is to match their contributions to their retirement accounts.

Visit your local Century Federal or call **216.535.3200** to open a Youth Savings Account for your children or grandchildren today.



## CONNECT WITH CENTURY FEDERAL



### BRANCH CLOSINGS:

• **Wednesday, July 4**  
*Independence Day*

• **Monday, September 3**  
*Labor Day*

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



**MEMBER SERVICE CENTER**

216.535.3200

### BRANCH LOCATIONS

#### Downtown

1240 E 9th St., AJC Federal Bldg., #719  
Cleveland, OH  
216.535.3290  
Mon-Fri 8:00AM-3:30PM  
ATM

#### Independence

4600 Rockside Rd., Independence, OH  
216.535.3410  
Tue-Fri 9:30AM-6:00PM  
Sat 9:00AM-2:00PM  
Drive-up ATM

#### Lyndhurst

5465 Mayfield Rd., Lyndhurst, OH  
216.535.3800  
Mon, Tue, & Thu 8:30AM-4:00PM  
Fri 8:30AM-6:00PM  
Sat 8:30AM-2:00PM  
ATM, Night Drop, Coin Machine

#### NASA (employees only)

21000 Brookpark Rd., Bldg. 15, Cleveland, OH  
216.535.3400  
Mon-Fri 8:00AM-3:30PM  
ATM, Coin Machine

#### North Olmsted

28251 Lorain Rd., North Olmsted, OH  
216.535.3100  
Mon-Thu 8:30AM-4:00PM  
Fri 8:30AM-6:00PM  
Sat 8:30AM-2:00PM  
Drive-up ATM, Coin Machine

#### RTA Hayden (employees only)

1661 Hayden Ave., East Cleveland, OH  
216.535.3280  
Mon, Tue & Fri 8:00AM-3:30PM  
ATM, Coin Machine

#### Sherwin-Williams

101 Prospect Ave., Republic Bldg., #900  
Cleveland, OH  
216.535.3700  
Mon-Fri 8:30AM-4:00PM  
ATM

#### Strongsville

14244 Pearl Rd., Strongsville, OH  
216.535.3260  
Tues-Fri 9:30AM-6:00PM  
Sat 9:00AM-2:00PM  
Drive-up ATM, Night Drop,  
Safe Deposit Boxes, Coin Machine

#### VA Medical Center – Wade Park

10701 East Blvd., 1-E210, Cleveland, OH  
216.535.3600  
Mon-Fri 8:00AM-3:30PM  
ATM