

Introducing the New EMV/Chip Card

Your credit and debit cards are about to become even safer!

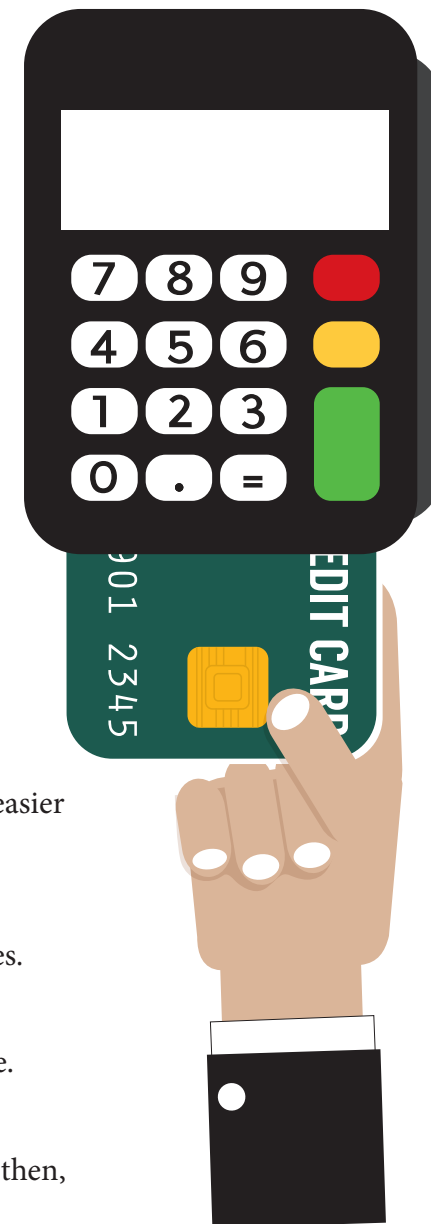
What is an EMV/Chip Card?

EMV stands for "Europay, Mastercard and Visa" and is a global standard for credit and debit payment cards using embedded microchips.

Your transactions are **more secure** because of the chip's special authentication process. It protects against counterfeiting fraud and makes the card difficult to duplicate. If duplicated it can be detected by the host system and stopped.

How do I use the EMV/Chip Card?

1. Insert the card into the slot on the purchase pad
DO NOT SWIPE on the side or remove the card for the duration of your transaction
2. Confirm the purchase amount
3. Enter your pin or sign the sales receipt
4. Don't forget to remove your card at the end of the transaction



Why is Central One FCU implementing these cards?

This technology is already used in other countries and is now coming to the U.S. Having the new chip card adds an extra level of security and will make it easier for you to use your card in the U.S. and abroad.

Will the EMV/Chip share personal information?

No, the technology is limited to authenticating card data when making purchases.

Can I use my existing PIN?

Yes, continue using your existing PIN for the debit and credit cards you receive.

How can I get a Central One EMV/Chip Card?

You will receive a new EMV/Chip Card when your current card expires. Until then, continue using your existing card.

Take away the hassle of car buying!

As a Central One member, Auto Advisor service is free to you and provides hassle-free support through every stage of your car buying experience.



Contact the advisors at:
508-283-3008 or
advisor@cuautoadvisor.com

Shrewsbury Branch (Main Office)

714 Main Street
Shrewsbury, MA 01545
508-842-7400

Monday: 7:00 a.m. - 6:00 p.m.
Tuesday: 7:00 a.m. - 4:30 p.m.
Wednesday: 7:00 a.m. - 4:30 p.m.
Thursday: 7:00 a.m. - 6:00 p.m.
Friday: 7:00 a.m. - 5:00 p.m.
Saturday: 8:30 a.m. - 12:30 p.m.

Extended Drive Up Hours

Tuesday & Wednesday: 7:00 a.m. - 5:00 p.m.
Friday: 7:00 a.m. - 5:00 p.m.
Saturday: 8:30 a.m. - 1:00 p.m.

Auburn Branch

63 Southbridge Street
Auburn, MA 01501
508-832-2100

Monday: 7:00 a.m. - 6:00 p.m.
Tuesday: 7:00 a.m. - 4:30 p.m.
Wednesday: 7:00 a.m. - 4:30 p.m.
Thursday: 7:00 a.m. - 6:00 p.m.
Friday: 7:00 a.m. - 4:30 p.m.
Saturday: 8:30 a.m. - 12:30 p.m.

Extended Drive Up Hours

Friday: 7:00 a.m. - 5:00 p.m.
Saturday: 8:30 a.m. - 1:00 p.m.

Northborough Branch

148 Main Street
Northborough, MA 01532
508-393-8112

Monday: 7:00 a.m. - 6:00 p.m.
Tuesday: 7:00 a.m. - 4:30 p.m.
Wednesday: 7:00 a.m. - 4:30 p.m.
Thursday: 7:00 a.m. - 6:00 p.m.
Friday: 7:00 a.m. - 4:30 p.m.
Saturday: 8:30 a.m. - 12:30 p.m.

Extended Drive Up Hours

Friday: 7:00 a.m. - 5:00 p.m.

Westborough Branch

40 South Street
Westborough, MA 01581
508-366-5553

Monday: 7:00 a.m. - 6:00 p.m.
Tuesday: 7:00 a.m. - 4:30 p.m.
Wednesday: 7:00 a.m. - 4:30 p.m.
Thursday: 7:00 a.m. - 6:00 p.m.
Friday: 7:00 a.m. - 4:30 p.m.
Saturday: 8:30 a.m. - 12:30 p.m.

Member Support Center (Call Center Only)

508-842-7400 or 800-527-1017

Monday - Friday: 7:00 a.m. - 6:00 p.m.
Saturday: 8:30 a.m. - 3:00 p.m.

Upcoming 2015 Central One Closures:

9/7 Labor Day
10/12 Columbus Day
11/11 Veteran's Day
11/26 Thanksgiving
12/24 Christmas Eve: closing early
12/25 Christmas Day
12/31 New Years Eve: closing early

Senior Management

Management Team:

President/CEO, David A. L'Ecuyer
Chief Financial Officer, Michael P. Rooney
Senior V.P. of Lending, Jeffrey A. Dunn
V.P. of Retail Services, April B. Healey
V.P. of HR & Admin., Wendy B. Morin
Assistant V.P. of Operations, Karen E. Mills
Assistant V.P. of Info. Systems & Technology, Neal R. Reardon
Controller, Joseph Rollo

Board of Directors:

Roland G. Carlson, Chairman
James S. Chalke, Vice-Chairman
Jeffrey M. Pond, Secretary
Christine A. Baril
Diane L. Collins
Carl W. Masshardt
Robert H. McLaren
Anthony Pini
Elaine Racine

Associate Directors:

Keith P. Early
Charles M. Giacoppe
James F. Kane
Joshua P. LaPan
Gregory J. O'Connor

The Supervisory Committee:

Gregory J. O'Connor, Chairman
Christine A. Baril
Michael J. Cavanaugh
Thomas E. Davey



Central Connection Fall 2015

Congratulations Connor Fitzgerald!
Winner of \$4,000 Central One Scholarship



Central One Federal Credit Union is honored to announce 2015 Westborough High School graduate Connor Fitzgerald as the winner of a scholarship valued at \$4,000! Connor is entering his freshman year at Pennsylvania State University and plans to pursue studies in finance.

"We wish him all the best as he begins his college career," Central One Westborough Branch Manager David Kaiser said. Fitzgerald won the award based on his strong academic performance, extracurricular involvement and an essay on an inspirational person or event that affected his outlook on life.

Each spring, Central One receives dozens of applications and selects one senior from area schools to receive the scholarship. Two runners up receive a one-time \$1,000 scholarship.

For more information about the scholarship or about Central One Federal Credit Union, visit your local branch or our website at www.centralfcu.com.

We're not a bank. We're better!
800-527-1017 • centralfcu.com

Connor Fitzgerald (left) accepts scholarship award from Central One Westborough Branch Manager David Kaiser (right).

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency. W. F. Financial and Oak Tree Insurance Center products and services are not NCUA insured.





Oak Tree Insurance Center

As a current Central One Member, you could save on your insurance premium when you combine your home and auto policies with us here at Oak Tree Insurance. Oak Tree is an independent agency offering high-quality products that can be customized to fit your needs. So whether you're at home or on the road, you can rest assured knowing you're receiving excellent coverage at a great value.

Customers saved hundreds when they switched their auto and home insurance to Oak Tree. Call me today to request a free quote and see how much you can save. As a member of Central One you are also eligible for exclusive member discounts.

Oak Tree insurance offers unique features and benefits to maximize your protection and savings:

- **Discounts that add up.** Oak Tree offers many ways to help you save with multi-car, annual mileage and good student discounts, benefits like good driver discount and Diminishing Deductible.
- **Combine policies and save.** You could enjoy additional savings on your insurance premium when you combine your home and auto policies.

Along with exceptional coverage and savings, you will receive an excellent level of dedicated service from us here at Oak Tree. Please call me today at 1-508-841-0515 so we can discuss how you can enjoy the added protection of an Independent Agent and exclusive member discounts.

Sincerely,
Lisa M. Griffiths
Insurance Executive

Touch ID now available on our Mobile App

With Central One, mobile banking is easier than ever!
Securely login to your account with the touch of your finger

Works with: iPhone 5s, iPhone 6, and iPhone 6 Plus running iOS 8 or higher

Enabling Fingerprint ID:

1. On your iPhone go to "Settings" > "General" > "Touch ID & Passcode"
2. Enter your four-digit passcode
3. Go to: "Fingerprints" > "Add a fingerprint"
4. Open the Central One mobile app and you will be prompted to use "Touch ID for Central One" and verify your fingerprint.

Visit www.centralfcu.com for more information



ClickSWITCH

Easily switch your direct-deposits to your Central One account

SWITCHING BANKS IS COMPLICATED.



NOT WITH CENTRAL ONE, IT'S PAPERLESS!



Introducing <ClickSWITCH>

A NEW WAY TO SWITCH

Switch today and we'll give you **\$100** after your first Direct Deposit!*

*\$100 will be applied within 30 days of review of requirements. Terms and conditions apply.

Adventure is calling.
Answer back.



Auto Loans as low as
0.99% APR*

* Annual Percentage Rate. Valid for purchases of new or used cars as well as refinances from other institutions. Actual rate based on credit and other factors. Not valid on current Central One auto loans.

Senior Sense 30-Month Certificate

1.65% [†]
Regular 30-Month Certificate **1.40%** APY



†To be eligible for Senior Sense share certificates, member must be at least 60 years of age and have Direct Deposit of Social Security or Pension into a Central One Share Draft account. Senior Sense certificate minimum balance is \$10,000. *APY = Annual Percentage Yield. The APY on all Share Certificates assumes that dividends remain in the account until maturity. Share certificates have a \$1,000.00 minimum, excludes Senior Sense and Future Investor share certificates. All share certificate rates are fixed for the length of the term. Share certificates up to and including a 1 year term are subject to an early withdrawal penalty of 3 months' dividend. Share certificates over a 1 year term are subject to an early withdrawal penalty of 6 months' dividend.

FraudMap

Detecting online and mobile banking anomalies, identifying potential fraud!



Central One Federal Credit Union recently implemented internet banking anomaly detection. Fraudmap is a real-time monitoring system that helps identify suspect activities to members accounts.

FraudMap helps identify potential fraudulent access to members online banking accounts, including BillPay and Funds Transfer, by monitoring internet traffic to members' online accounts, including: IP address and location, Internet service provider, device being used, operating system, browser or mobile application version, and type of access to accounts.

When a suspect activity occurs it is further investigated and can include contacting members to verify the online activity to their account. We can quickly disable online access to accounts and instruct members in best practices to secure their online accounts from fraudulent access.

W.F.
Financial Services

Tell us where
you want to go
and we'll help
you get there.



Conversion process update:

As many of you know we have transitioned the broker/dealer relationship from Commonwealth Financial Network to CUNA Brokerage Services, Inc.

CBSI, an affiliate of the CUNA Mutual Group, provides brokerage services to numerous credit unions throughout the United States and shares our commitment to helping our members — like you — achieve financial success. In partnering with CUNA, we will be better positioned to service the evolving financial needs of our membership through the offering of a more comprehensive and integrated range of investment products and services. As part of the broker/dealer change we were required to terminate with Commonwealth before being appointed with CBSI. This process has been completed.

Mike Canfield and Tina Burwick will continue to service your account(s), new account applications and transfer paperwork is being sent to all clients. Should you have any questions on how to complete this paperwork please don't hesitate to contact us. Your accounts and investments remain intact, if your account is with Commonwealth, it will need to be transferred "in kind", with NO FEES, as they have already been pre-paid. If your account is held directly at American Funds, there is no change to your account or account number and no transfer is required, but we will need to change the broker of record on the account. Due to the volume, account paperwork is being mailed out to you in batches. We will keep you apprised of our progress and would ask for your patience and support through this transition.

If you would like further explanation, please do not hesitate to call us at 508-841-0506.

www.CBSInvestorConnection.com

Located at Central One's Shrewsbury Branch
714 Main Street · Shrewsbury, MA 01545