



Central Connection Fall 2018

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What's Happening

Thank you for making us #1!

Central One is proud of the multiple awards we received this spring and summer. The Banking Choice Awards named Central One FCU the #1 credit union/bank for overall quality and customer service, as well as #2 in contribution to the community. The Banking Choice Awards - developed in conjunction with The Warren Group and Customer Experience Solutions, recognizes credit unions and banks in Massachusetts that provide outstanding service to their members based exclusively on double-blind survey feedback. The awards celebrate financial institutions that surpass the competition in serving their customers in four categories: member service, technology, contribution to the community, and overall quality.



Central One was also awarded #1 credit union/bank in the communities of Northborough, Westborough and Shrewsbury from Wicked Local Media Reader's Choice Awards. (Note: Auburn is not served by a Wicked Local Media newspaper, thus was not in the voting.)

Thank you for your vote! We strive to make sure that we put our members first and appreciate the recognition.

Central One has reached a milestone as a \$500 million credit union. We thank you, our members, for having the confidence to choose us as your financial partner.



In late fall, our Northborough branch will begin converting their teller line to dialogue workstations similar to our Auburn and Shrewsbury locations. This transformation will improve the ability to serve and build relationships with our members.

What's Happening, Continued on page 3.



FOLLOW US! Facebook, Twitter, YouTube

We're not a bank. We're Better!

Spotlight

- When traveling, you can still bank with Central One. We have joined the CO-OP Shared Branch network allowing our members to conduct transactions at any of the 5,000+ Shared Branch facilities as though they were at their home credit union. All you need is your account number and proper identification. Click on the CO-OP logo on the bottom of our website to learn more or to find a shared branch location.



- iOpen is our new online account opening solution that allows you to open deposit accounts and apply for loans from the comforts of home or work. The process is quick, easy and secure...as well as mobile friendly. Look for the "open account" or "apply now" links on our website, in online banking and in our mobile app.
- Please remember when making a mobile deposit, all checks must have the proper endorsement to be processed. "For mobile deposit only" must be written underneath your signature.



Jeff Singer,
W.F. Financial
Advisor

Join us for a seminar on
**A Return to
Conservative Investing**

Wednesday, October 17th at 10:00am,
40 South Street, Westborough branch

Guest Speaker, Jack Mannix
Director at MFS: Massachusetts
Financial Services, Boston.

Learn about the current economic environment.
Topics also include retirement and
income planning.

Complimentary Breakfast.

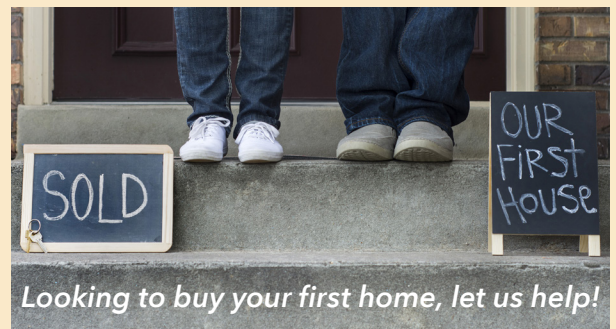
RSVP Jeffrey Singer at 508-841-0635
or jsinger@centralfcu.com.

W.F. Financial Services

Voted #1 for Financial Services –
2018 from Wicked Local Media
Reader's Choice Awards.



Mark your calendars



Looking to buy your first home, let us help!

First Time Home Buyers Seminar

Tuesday, October 2nd, 6-8:00 pm
Grill on the Hill, Worcester

RSVP today at 508-842-7400



Free Money for College

FAFSA and the CSS Profile Webinar

Thursday, October 11th, 1:00 and 7:00 pm

For a current list of seminars,
please visit our calendar page.

Thank you!

Oak Tree Insurance is honored
to have been voted #1 Insurance Agency
from Wicked Local Reader's Choice awards.

We appreciate you voting for us. Remember, Oak Tree Insurance
offers you a complimentary policy review to ensure that
you have the best policy to meet your needs.



Oak Tree
Insurance Agency

Lisa M. Griffiths, Insurance Executive
lgriffiths@centralfcu.com
508-841-0515



What's Happening

Continued from page 1.

Are you ready to take the first steps towards a strong financial future?

Our new MX Money Management budgeting tool and Central One's Financial Education Center will get you there. Coming soon, Central One will be introducing a new online digital education initiative to power your financial learning. This program provides an engaging learning experience around critical personal finance topics such as building emergency savings, homeownership, college education and retirement planning. Stay tuned for more information, including a chance to win a \$100 gift card.

To access our MX Money Management Tool, log into online banking. From the Manage Money tab, select Money Management and get started!



WELCOME TO CENTRAL ONE'S FINANCIAL EDUCATION CENTER!

Central One wants to make sure you have the financial knowledge and insight to make smart decisions for now and your future. Our free, interactive programs is available to both members and non-members. Learn to balance a budget, purchase a home, fund higher education and ensure a comfortable income at retirement.

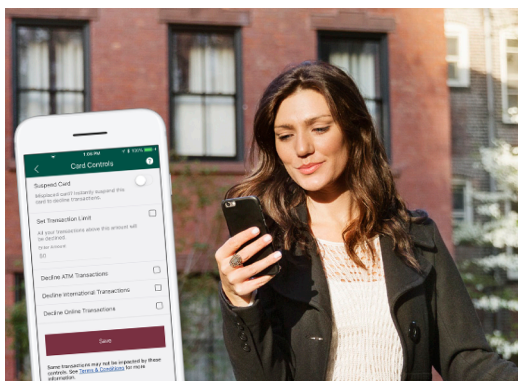
Regardless of your age, our financial literacy program will help you gain knowledge and vision to reach your goals and manage your future.

This service is FREE and can be accessed by both members and non-members. If you would like to become a member, contact us by phone, email or stop in to any of our branch locations!

For Your Safety

Check out what's new at Central One

We've enhanced our security to better protect you against card fraud. When fraudulent activity is suspected, you may be contacted by text message to confirm recent card activity. Make sure you've provided us with your current mobile contact number.



Be in control of your credit cards 24/7 with our Card Control app. Download from either the App store or Google Play and let your debit and credit cards work smarter for you.

Enjoy useful features including: transaction alerts, turn your card off/on, set transaction limits, use location match and more.



Did you know?

As a member of Central One, you are eligible to receive exclusive discounts from partner companies.

Check out all of your potential savings at
www.lovemycreditunion.org
and download the app to any smart phone.



Love your savings.

Members have saved over \$2 billion on discounts from partners!

We're not a bank. We're Better!



Congratulations to our 2018 Central One Academic Scholarship Winners!

Central One awards graduating seniors from Algonquin Regional, Auburn, Shrewsbury and Westborough high schools with a scholarship to offset the costs of college tuition. Three graduates each receive a one-year \$1,000 scholarship, and one graduate receives the grand prize of \$4,000 distributed over their four years of college.

\$4,000 Grand Prize Winner:

Casey Leonard - Algonquin Regional High School

\$1,000 Winners:

Lily Chi - Shrewsbury High School

Amanda Brown - Westborough High School

Amanda Doherty - Auburn High School

IMPORTANT NOTICE: Privacy Notice - Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at <http://www.centralfcu.com/home/disclosures> or we will mail you a free copy upon request if you call us at 800-527-1017.

Upcoming 2018 Holiday Closures

Monday, October 8th *Columbus Day*

Monday, November 12th *Veterans Day*

Thursday, November 22nd *Thanksgiving Day*

Tuesday, December 25th *Christmas Day*

Tuesday, January 1st *New Year's Day*

Festival season

September was an exciting month in our communities. We enjoyed sponsoring various parades, festivals, 5K's and town celebrations. We truly enjoy being a part of YOUR community!



Central One employees enjoyed the festivities at Applefest September 15-16. The Oakie Flyers, pictured above, participated in the 5K race. Oakie and Central One employees handed out bubbles to the onlookers along the parade route.



Santa is coming!

Saturday, December 1 • 9-11:30 am - Auburn

Saturday, December 15 • 9-11:30 am - Shrewsbury



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. Products and services provided by W. F. Financial Services and Oak Tree Insurance are not NCUA insured.