



Central Connection Fall 2019

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What's in your "mobile" wallet?

Is your wallet crowded with debit and credit cards? According to a recent study*, the average American carries 17 cards. If you're ready to get your wallet to a more manageable state, a mobile wallet might be your perfect solution.

A mobile wallet is a "wallet" that lives on your mobile device instead of in your back pocket or pocket book. It provides you with a convenient way to pay for goods and services with your smartphone or other compatible device.

You can use it to manage your debit and credit cards, and it may help reduce fraud, as mobile wallets are generally harder to steal or copy than physical cards and cash. Information that you upload to a mobile wallet gets encrypted, making it potentially safer than carrying physical cards with you. One security concern when using a mobile wallet is losing your phone or having it stolen. That's why it's smart to use something like two-factor authentication, which could include setting up a personal identification number or a fingerprint requirement to unlock your phone.

Learn more at centralfcu.com/personal/mobilewallets

*Investopedia May 16, 2019

What's Happening



New Operations Center

Building has begun for our new Operations Center to be located next to the Auburn branch on Southbridge Street. Looking forward to our new offices being ready by summer 2020.



Summer fun add up to large credit card bills?

Sweeten those summer memories by consolidating your higher interest rate credit card balances to your Central One credit card with no balance transfer fee – now through October 31. Enjoy a low fixed rate until January 2021! More details at centralfcu.com.

FOLLOW US! Facebook, Twitter, YouTube



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

Invest where you belong

*Plan for tomorrow...
see a Financial Advisor today!*

What we can do for you!

W.F. Financial Services has partnered with Central One Federal Credit Union for over 20 years and serves over 900 clients. We support our clients through financial education and guidance so they can achieve their goals. We work closely with dozens of mutual fund and insurance companies, including American Funds, John Hancock, Fidelity, and Hartford. This is important to you because it ensures objective and personalized solutions based on your individual goals.

Our approach is based on:

Trust. You've put your trust in Central One as your credit union. Our W.F. Financial professionals provide the same high level of service and care as the credit union team you've come to rely on.

Knowledge. You'll be able to make your financial decisions with guidance from experienced W. F. Financial Services advisors, as well as complimentary seminars.

Opportunity. W. F. Financial Services utilizes a wide variety of investment options and resources available so you can choose the ones that best fit your needs – both for today and for the future.



OUR W.F. FINANCIAL SERVICES TEAM

From left to right:

Jeff Singer, Financial Advisor

Hope Dennis, Financial Advisor

Samantha Kallio
Program Coordinator

Roadmap to Retirement

Tuesday, November 5 at 10:00am

714 Main St., Shrewsbury

Guest speaker, Travis Stanley

- How to set up a retirement income paycheck
- Strategies to manage a volatile market

The session will conclude with an open forum to answer your questions.

**RSVP Hope Dennis at 508-841-0506
or email hdennis@centralfcu.com**

Let us help you identify and

achieve your financial goals! W. F. Financial Services' knowledgeable advisors are available to provide the resources and information you need to successfully manage your assets and prepare for the future. A Financial Advisor can help with financial planning, retirement planning, creating a general investment strategy, insurance, and wealth management. Our financial advisors have more than 25 years of industry experience and want to lead you on a successful path.

Your W. F. Financial Services advisor is a fully registered, licensed and experienced investment and retirement planning professional who wants to help you prepare for the future! The W. F. Financial Services program is offered through CUNA Brokerage Services, Inc.*, a broker/dealer focused on serving credit union members. CUNA Brokerage Services, Inc. is an affiliate of CUNA Mutual Group.

*Securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SPIC, a registered broker/dealer and investment advisor. CBSI is under contract with the financial institution to make securities available to members. Not NCUA/NCUSIF/FDIC insured, May Lose Value, No Financial Institution Guarantee. Not a deposit of any financial institution. CUNA Brokerage Services, Inc. is a registered broker/dealer in all fifty states of the United States of America.

Please contact Samantha at 508-841-0560 or skallio@centralfcu.com to schedule a meeting with Hope or Jeff.

Independent vs. Captive Agent



Article
provided by:
Lisa Griffiths,
Insurance
Executive

Why use an independent agent? An independent agent represents numerous insurance companies. We do the shopping for you, saving you time and money! At Oak Tree, we have access to several carriers to best fit your needs, rather than only have the option for one specific carrier. With our knowledge of the markets, we can provide you with numerous options, without you having to call numerous companies. This not only gives you competitive pricing but our agents will take the time to make sure you are adequately insured.

At Oak Tree insurance agency, we are here to help you through all of your changes in life, whether you are buying your first home, getting your first apartment, adding a teen driver to your policy, or starting a new business. We can meet all your insurance needs both personal and business related!

Central One members are eligible for exclusive group discounts. Call us today for your no obligation quote at **508-841-0515** or email lgriffiths@centralfcu.com.



Meet Lisa and receive a complimentary policy review at one of the upcoming Insurance Days!

Saturday, November 2, 9-11am – Auburn Branch, 63 Southbridge St.

Saturday, November 16, 9-11am – Shrewsbury Branch, 714 Main St.

Spotlight

Central One wants to provide you with the financial knowledge and insight to make smart decisions not only for today, but also for your future. Visit our online Financial Literacy Center which prepares you with quick, interactive programs to assist with balancing a budget, purchasing a home, funding higher education and help ensure a comfortable income at retirement.

Once you've completed these modules, continue the momentum by using the MX Money Management Budgeting Tool, found on our Central One app and in online banking. This tool can help you with creating and managing your budget, tracking your debt and spending transactions. Set your financial goals and alerts, view all your Central One and external financial accounts in one location and see how beneficial this tool can be in helping improve your overall financial health today and in the future.

Find both of these helpful features at centralfcu.com under the resources tab.

Bank with us wherever you go



Central One members have access to more than 5,000 CO-OP Shared Branch locations across the country. To find your nearest shared branch location, go to: centralfcu.com/resources/shared-branching

Get started on your fall projects

Kids are back in school and the weather has cooled off. It's the perfect time to start your fall home improvement project! Our Home Equity line of Credit (HELOC) currently has rates as low as 4.00 % APR*. Borrow what you need, as you need it, until you reach your credit limit. Rates only adjust once per year. For more information and to apply, contact our Lending Department or visit centralfcu.com.

* Annual Percentage Rate effective 9/19/19, and is subject to change. 4.00% APR applies to a variable-rate Home Equity Line of Credit. Any loan amount over \$250,000 will require an appraisal. Restrictions apply. All loan programs, rates and terms are conditions that are subject to change. Ask a representative for details.

Did you know? As a member of Central One, you are eligible to receive exclusive discounts from partner companies. Check out your potential savings at

www.lovemycreditunion.org

Fall Festival Fun

The weather was perfect for our fall festivals this year. We enjoyed sponsoring various parades, festivals, and town celebrations. We truly enjoy being a part of YOUR community!

Central One employees enjoyed the festivities at Applefest on September 21-22. Oakie and Central One employees handed out mini footballs to the onlookers along the parade route.



Win with us!



Score tickets to Foxborough. Every time you use your Central One Credit or Debit card* now through November 15th, you'll automatically be entered for a chance to win two tickets to see Miami vs. New England in Foxborough on December 29, 2019, courtesy of Central One!

Buy your team jersey, tailgating essentials or even a new TV to enjoy the season. The more times you use your card on any purchase, the more times you are entered to win.

Don't have a Central One Credit Card? Apply for one today!

*No purchase necessary. Central One employees and their family members are not eligible. See official rules and regulations for more details



Love My
Credit Union®
rewards

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

Mark your Calendars

Consumer Fraud Seminar

Let us help you with tips on how to protect you and your family from potential scams.

Wednesday, October 23, 6:00pm

Shrewsbury Branch, 714 Main St.

RSVP online at centralfcu.com or call 800-527-1017



Completing the FAFSA

Free educational webinar from Student Choice

Wednesday, October 30, 1:00 and 6:00pm

centralfcu.studentchoice.org/national-webinar

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

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 2019 Holiday Closures

Columbus Day Monday, October 14

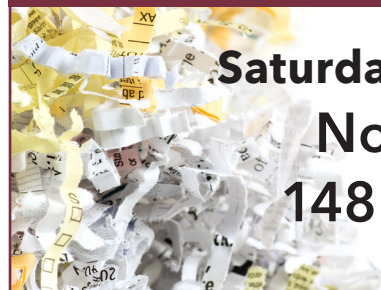
Veterans Day Monday, November 11

Thanksgiving Day Thursday, November 28

Christmas Day Wednesday, December 25

New Year's Day Wednesday, January 1

Final SHRED DAY of 2019



Saturday, October 19

Northborough

148 Main Street

9 - 11:30am

Shred Day is open to members only.

Limit 3 bags per member.

Documents only. We **cannot** accept boxes, binders, magazines or books.

In order to be more eco-friendly,
we will no longer be providing paper bags.

Congratulations to our 2019 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: **Ralph Liu** - Westborough High School

\$1,000 Winners: **Ethan Ly** - Auburn High School,

Jason Goguen - Algonquin Regional High School,

Sherraina Song - Shrewsbury High School



Attention Class of 2020: Look for the 2019-2020 Central One Academic Scholarship application online in early Spring 2020.



Santa is coming!

Saturday, December 7 • 9-11:30 am - Auburn

Saturday, December 14 • 9-11:30 am - Shrewsbury



Your savings are 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.