



CEO Corner

As the first buds of spring emerge from their winter's nap, I'm reaching out to you, my fellow credit union members, with a message of hope and opportunity.

Spring brings unpredictable weather - sunshine one moment, showers the next. Much like our financial journeys, we can't always predict what lies ahead. Some days bring unexpected expenses, while others offer new opportunities for growth. Central One stands ready to help nurture your financial future. Just as a garden needs care and attention to flourish, your financial dreams require the right environment to grow and blossom.

Central One offers the tools, guidance, and support needed to transform your financial aspirations into reality. From competitive auto loans and mortgages to savings products and retirement planning services, we provide the fertile ground where your financial goals can take root and thrive.

Our business checking accounts and commercial lending options are designed to support entrepreneurs and small business owners within our communities, helping your professional ventures bloom alongside your personal finances. Let this season of renewal inspire you to revisit your financial plans.

With Central One as your partner, we can cultivate a beautiful bouquet of financial wellness that sustains us through all of life's seasons.

Wishing you a prosperous spring,

Devon Lyon, President/CEO

2025 Annual Meeting

The 73rd Annual Business Meeting of the Central One Federal Credit Union Board of Directors will be held on Tuesday, June 17, 2025, at 5:00 pm at our Shrewsbury branch located at 714 Main Street. Please refer to the Call for Nominations Announcement in your April account statement for details.



2024 Awards and Recognition

We're excited to share that Central One has once again been recognized among the top three credit unions in Worcester Telegram's Best of Central Mass Community Choice contest for 2024! Our investment subsidiary, Central One Retirement & Investment Center, was also honored among the top three for Financial Services.



We're especially proud to announce that Oak Tree Insurance Agency, our insurance subsidiary, was voted the #1 Insurance Agency for the third year in a row!

In addition, Banker & Tradesman recognized Central One as a Top Lender in key categories, including:

- Volume of Non-Purchase Residential Loans
- Number of Non-Purchase Residential Loans

Rounding out these achievements, Boston Business Journal named Central One among the top ten fastest-growing commercial lenders in Massachusetts.



SCAN QR CODE TO GET DISCOUNT OR
VISIT OUR CREDIT UNION WEBSITE



Something exciting is on the horizon...

Big changes are on the way! This spring, we're unveiling something fresh and modern designed to make your experience sleeker and more intuitive than ever. We've been hard at work behind the scenes, and can't wait to share what's next. Stay tuned for the big reveal!

Ready for your next ride?

See how much money Central One can help you save on your next vehicle! We make car buying quick and efficient, and offer the same great rate for new, used, or refinanced vehicles.

For an even more convenient and hassle-free experience, take advantage of our complimentary Auto Advisor Car-Buying Service! Our Auto Advisor contacts multiple dealerships to find the perfect car, negotiates the price, and even helps with the paperwork. Email info@cuautoadvisor.com for more information!



Go green for Earth Day with eStatements

Signing up for eStatements is easy!
Visit centralfcu.com/resource-center
or call our Member Support Center at 800-527-1017 to get started!

Member Appreciation Events - Stay Tuned!

We're looking forward to another summer of fun events to celebrate and thank you- our members! Keep your eye on our website and social media pages for more information about Member Ice Cream Days, Food Truck Events at our branches, and our Member Appreciation Raffle!

Community Shred Days

April 12th - Westborough

May 5th - Northborough

June 28th - Shrewsbury

August 23rd- Milford

October 18th- Auburn Member Support Building

Make checkout a breeze with your mobile wallet

Say goodbye to the hassle of cash and cards—simply load your credit and debit cards onto your phone for a faster, safer way to pay. Enjoy quick, contactless transactions in stores, online, and in apps, all backed by encrypted security and biometric protection. With convenience at your fingertips, managing your money has never been easier. Safe, smart, and seamless—set up your mobile wallet today and experience the future of payments!



April is Youth Financial Literacy Month

Get in the spirit of Youth Financial Literacy month by checking out these useful resources.



- **America Saves Week** is kicking off on April 7th, 2025. Studies show people with a savings plan are twice as likely to save successfully. Begin your family's success by creating and committing to a simple savings plan. Getting started can be challenging, but it only takes 21 days to form a healthy habit! To get encouragement and tips on the journey take the America Saves Week pledge at americasaves.org.

- **The Zogo financial education app** is a fun, gamified way for teens and adults to learn over 300 financial concepts and topics. Please visit: <https://zogofinance.com/central1/>

Looking for other ways to improve your financial knowledge? Keep an eye on our website for upcoming financial wellness webinars and seminars at centralfcu.com/event-calendar.

Student checking promotion

Open a new Student Checking account in the month of April and get \$30 deposited to your account!*

Our free Student Checking account helps parents guide their children towards adopting excellent money management skills. Stop into any branch by April 30th and get rewarded!



2025 scholarships are now open!

We'll be awarding over \$10,000 through the Central One Federal Credit Union Student Member Academic Scholarship and Central One Federal Credit Union Academic Scholarship! Applications are open now through April 12, 2025.

Visit centralfcu.com/scholarships to apply.

Security Message: While scammers may try to take advantage of unexpected situations, please remember that Central One will never contact you to ask for your card numbers, PIN, or your online banking login credentials. Please keep your information safe and do not share your personal information.

Have you used our free Online Payment Portal?

Make your loan payments from an external account quickly and easily! Use this portal to securely make recurring and one-time payments to your Central One loan(s) from another financial institution. This service can be used to make payments to Central One business, consumer, credit card, home equity, and mortgage loans. Getting set up is easy, secure, and free!

Get started today at centralfcu.com/pay-my-loan

*Primary account holder must be 13 years or older. If under 18 years of age, a parent or guardian must be on the account jointly. ¹ Free ATM network includes Central One, SUM and AllPoint terminals. Out of network terminal owners may charge a service fee. ² Please note: Online Bill Pay is not available for this account. New accounts only. Terms and conditions apply.

Looking to save money on your insurance?

When it comes to protecting what matters most, you deserve coverage that is both comprehensive and affordable. Oak Tree Insurance Agency, an independent and award-winning agency, is proud to offer all lines of insurance, ensuring you have the protection you need—whether for your home, auto, business, or more.

As a valued member of Central One, you are entitled to exclusive group discounts, giving you the opportunity to secure top-quality coverage at a lower cost. Our team of experienced professionals is dedicated to finding the right policy for your unique needs, all while helping you maximize savings.

At Oak Tree, we work with multiple top-rated insurance carriers, allowing us to compare options and tailor a policy that best suits you. Our commitment to exceptional service and customer satisfaction has earned us industry recognition, and we take pride in helping our clients achieve peace of mind.

Don't miss out on the benefits available to you! Call us today or scan the QR code to request a quote to see how much we can help you save while ensuring you have the right coverage in place. You can also visit our website at www.oaktreeinsurance.com.



Voted #1 Insurance Agency in Central Mass three years in a row



News from Central One Retirement & Investment Center

The Central One Retirement and Investment Center advisor team is thrilled to announce our redesigned website will launch in early May! The new site will offer a modern, user-friendly experience with valuable information about our retirement and investment services. Stay tuned for updates!

Basics of Retirement Seminars:

Whether you're just starting your career or approaching retirement, this seminar is perfect for you. It will cover essential topics, including how much you'll need to retire comfortably and beyond.

Reserve your spot at centralfcu.com/event-calendar.

Tuesday, April 8th @ 12pm and 6pm
Central One Member Support Bldg.
41 Southbridge Street, Auburn

Thursday, April 10th @ 12pm and 6pm
40 South Street, Westborough MA

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Central One Federal Credit Union and Central One Retirement & Investment Center **are not** registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using Central One Retirement & Investment Center and may also be employees of Central One Federal Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, Central One Federal Credit Union or Central One Retirement & Investment Center. Securities and insurance offered through LPL or its affiliates are:

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Any Other Government Agency

Not Credit Union
Guaranteed

Not Credit Union
Deposits or Obligations

May
Lose Value

The LPL Financial registered representative(s) associated with this website may discuss and/or transact business only with residents of the states in which they are properly registered or licensed. No offers may be made or accepted from any resident of any other state

Notice of Change in Terms: Effective July 1, 2025, Central One Federal Credit Union will revise its Funds Availability Policy to expedite the availability of funds subject to certain deposit check holds. For the following hold policies, the amounts will increase as shown below.

Reservation of Right to Hold & Credit Union ATMs. The first \$225 of your deposit will be available on the first business day - increase to \$275.

Longer Delays May Apply - We may delay your ability to withdraw funds deposited by check into your account for an additional number of days if you deposit checks totaling more than \$5,525 on any one (1) day - increase to \$6,725

Special Rules for New Accounts: Funds from deposits of cash, wire transfers, and the first \$5,525 of a day's total deposits of cashier's, certified, teller's, travelers, and federal, state, and local government checks, will be available on the first business day after the day of your deposit - increase to \$6,725

Any excess funds over \$5,525 will be available on the 9th business day - increase to \$6,725