

We're growing!

Central One is excited to announce that the NCUA has approved our field of membership expansion to now include all of Worcester County and portions of Middlesex and Norfolk counties.

Effective immediately, membership is now open to persons who live, work, worship, volunteer, attend school, or own a business in these areas. Also included are family or household members of existing members, and businesses or other legal entities located within this area. For a full list of towns, go to centralfcu.com/resources/about-central-one.

The Annual Meeting will be held virtually on June 21st at 5 pm.

Registration to attend will be available on our website from 5/1 through 6/21 at 10 am or call us at 800-527-1017. Please be sure to have your member number available. March member statements contain info on the Board Nomination process



Central #One

We are proud to have been voted one of the top credit unions in Central Mass by the readers of the Worcester Telegram and Gazette.

Banker and Tradesman named us as one of the Top 10 Lenders in MA for both new and refinanced mortgages in 2020. They also recognized us as a Fast 50 Lender for Q1 and Q2 of 2020.



Feefo has recognized us again with their Gold Trusted Service Award based on our members fantastic online reviews.

April is Financial Literacy Month

The power of financial literacy can have a significant impact on you and your family's financial future. Central One wants everyone to have the ability to learn and is providing all members with two helpful resources.

Learn on the go with Zogo. This app is a fun and easy way to learn, and rewards you as you complete the various financial topics. If you prefer learning on a computer vs. the phone, our **Financial Education Center** is a great option. The helpful playlists offer short modules for quick learning.

Get started on the Financial Education page at centralfcu.com/financialeducation.



Money Management Budgeting Tool helps set budgets, track expenses, manage your cash flow, and set your financial goals easily through online banking or our mobile app.

Financial Literacy Month is a great time to get your child started on the road to healthy financial habits. Central One will contribute \$25* when you open a new Student Checking account for children 13-18 years of age during the month of April. This account was designed with input from local educators to help guide your child towards adopting excellent money management skills. Contact us to learn more or open an account today.

* new accounts only

We're here to help in good times as well as uncertain times

It's important to not only look at your savings and investment portfolio, but to also your debt portfolio. At Central One, our advisors and staff are available to help with either side of your personal balance sheet. Ask us for a complimentary review of your personal financial situation at any time.

Virtual Financial Educational Workshops

Join us from the comfort of your home or office as we discuss a variety of topics to increase your financial awareness. Financial education is an important aspect of any long-term plan. Attend as many virtual workshops as you like.

You'll learn the answers to questions, including:

- The important rules of the road for receiving Social Security.
- How can conservative investments help you face today's economic risks?
- What sources of income should you draw from and when?
- How to use annuities to guarantee income for life.
- How does behavioral finance affect investment decision-making?

W.F. Financial Services

**Hope Dennis may be reached at
508-841-0506 or hdennis@centralfcu.com**

**Jeffrey Singer may be reached at
508-841-0635 or jsinger@centralfcu.com**

These workshops are educational only and not investment advice. If you need advice regarding your financial goals and investment needs, contact a financial advisor. CUNA Mutual Group is the marketing name for CUNA Mutual Holding Company, a mutual insurance holding company, its subsidiaries and affiliates. Annuities are issued by CMFG Life Insurance Company (CMFG Life) and MEMBERS Life Insurance Company (MEMBERS Life) and distributed by their affiliate, CUNA Brokerage Services, Inc., member FINRA/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, IA, 50677. CMFG Life and MEMBERS Life are stock insurance companies. MEMBERS® is a registered trademark of CMFG Life. Investment and insurance products are not federally insured, may involve investment risk, may lose value and are not obligations of or guaranteed by any depository or lending institution. All contracts and forms may vary by state, and may not be available in all states or through all broker/dealers.

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Upcoming workshops:

The 3 Transitions to Retirement

Wednesday, April 14th 6PM EST

Social Security

Wednesday, April 21st 6PM EST

Income for Life

Wednesday, April 28th 6PM EST

Medicare

Wednesday, May 5th 6:30PM EST

How to Weather a Bear Market

Wednesday, May 12th 6PM EST

The Return of Conservative Investing

Wednesday, May 19th 6PM EST

Women & Investing

Wednesday, May 25th 6:30PM EST

Go to **centralfcu.com/invest-and-insure/investment-and-retirement** to register for any of the webinars listed above.

Investment and Retirement Planning

Wednesday, 4/7 6-7 pm

Register for this WF webinar at
centralfcu.com/event-calendar.



Lisa Griffiths
Insurance
Executive



Visit us online or in-person today to ensure you have the proper coverage for all your personal and business insurance needs.

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 fit your needs best, rather than only one specific carrier. With our knowledge of the markets, we can provide you with numerous options without you having to call multiple companies. We not only give 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 life changes, 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! Call us today to make sure you are properly covering your most significant assets!

Central One members are eligible for exclusive group discounts. Call us today at 508-541-0515 or email us at lgriffiths@centralfcu.com for your no obligation quote!

**Visit our Facebook page
Oak Tree Insurance Agency, LLC**

SECURITY TIPS

Scammers are inundating your inbox, home phone, and cell phone, looking for their next victim. Please don't give them the pleasure. **Central One will never call and ask for your personal information, PIN, social security number, or account number.** If you receive a call from someone you feel may be impersonating an employee of Central One or our Fraud Dept., hang up and call our Member Support Center at 800-527-1017. Learn more about potential scams and how to protect you and your family at centralfcu.com/resources/security-center

If you have a Central One debit or credit card, download our **Card Control** app to set alerts on transactions, shut the card on/off, and track spending. Be sure to set up a unique security code with us for verbal confirmation as another layer of security.

Do we have your current contact info? Please make sure your preferred phone number and email are updated on your account so we can reach you quickly and easily due to fraud or other important information. If you need to update your information, please contact any of our branches or our Member Support Center.



Now is the perfect time to shop for a car

Let Auto Advisors help make finding your dream car more accessible and learn about our first-time buyer offer.

Our rates are as low as 0.99% for new, used or refinancing auto loans.

Visit centralfcu.com/loans/auto-loans for more information.

Helping small businesses

We continue to help small businesses during the pandemic with PPP loans and have created a 24/7 online process to apply for a PPP loan and, when the time comes, for requesting forgiveness. Central One is proud to have helped approximately 300 businesses with their PPP loans for over 10.6 million dollars.

Move your personal and business credit card debt in the right direction

Balance Transfer Promotion

3 WAYS TO MAKE THE SWITCH!

1. Visit a Central One branch
2. Apply online at www.centralfcu.com/transferpromo
3. Call **800-527-1017**

Balance Transfer Promotion Disclosure: Promotion valid from 4/1/21 through 7/31/21. 4.99% APR* promotional rate valid through 1/17/23 on transfers made between 4/1/21 through 7/31/21. Subject to creditworthiness. Your credit card's variable APR* and normal finance charges apply to balances other than the transferred balance, such as purchases and cash advances. Your card's variable APR will also apply to any balances transferred under the offer remaining after 1/17/23. Currently, this APR* is as low as 8.99% and could be as high as 16.24%, but will vary with the market based on the Prime Rate and is subject to change. Central One Business Solutions Visa Card's variable APR is as low as 9.99% and could be as high as 17.50%, but will vary with the market based on the Prime Rate and is subject to change. You may only transfer balances up to the amount of your credit limit. You may only transfer balances from cards not issued by Central One. Balance transfers do not earn rewards. Balance transfers have no grace periods and may take up to 45 days to complete. You are responsible to pay any minimum balances to prevent fees from being incurred. Central One does not reimburse fees from other credit card providers. No annual fee. You must be at least 18 years of age. Other terms and conditions apply. See branch for details or call 800-527-1017. *APR= Annual Percentage Rate. **Promotion ends 7/31/2021.**

4.99% APR*

**PROMOTIONAL RATE
ON BALANCE TRANSFERS**

**NO
ANNUAL
FEE**

**FIXED RATE
UNTIL
JANUARY**

2023

**NO BALANCE
TRANSFER FEE**

MEMBER SHRED DAYS 2021

Saturday, May 15, 9:00am-11:30am

Shrewsbury · 714 Main Street

Saturday, June 5, 9:00am-11:30am

Westborough · 40 South Street

Saturday, Aug. 14, 9:00am-11:30am

Auburn · 63 Southbridge Street

Sunday, Oct. 2, 9:00am-11:30am

Northborough · 148 Main Street

Limit 3 bags per member.

Documents only.

We cannot accept boxes, binders, magazines or books.

2021 Shred Day guidelines

Please note for the safety of all members and staff:

- Please stay in your vehicle; a Central One team member will remove your three bags from your car.
- Face masks/coverings must be worn if your car window or door is open at any time interacting with staff.
- There is a limit of 3 grocery-sized BAGS and must contain documents only. Books, binders, magazines, or anything that has staples or metal clips cannot be accepted.
- Place bags in trunk or hatch of the car.
- If you are not feeling well or have been around someone who is ill, please stay home.

Potential new members are welcome for a fee of \$5 and will receive a voucher towards opening their membership.

Cut the Clutter with eStatements! Reduce the paper clutter in your house and your mailbox! EStatements are fast, free and secure. Call 800-527-1017 to sign up today.

JUNE IS MEMBER TRIBUTE MONTH

As we slowly head back to our new "normal", we are planning some activities for Member Tribute Month in June. Visit our info page at centralfcu.com/event-calendar for upcoming dates and plans.

Upcoming Webinars

For an updated list of webinars, visit our website at centralfcu.com/event-calendar.

Investment and Retirement Planning

Wednesday, 4/7 6-7 pm

Borrowing Basics

Wednesday, 5/19 6-7 pm

Elder Financial Exploitation

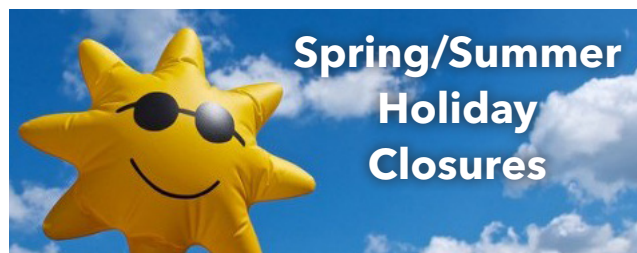
Wednesday, 6/23 6-7 pm

Understanding Auto and Home Insurance

Wednesday, 7/21 12-1 pm

Student Lending

Tuesday, 8/10 6-7 pm



Memorial Day Monday, May 31

Independence Day (Observed) Monday, July 5

Labor Day Monday, September 6

Taxes are due Monday, May 17th!

Have you filed your taxes yet? Take advantage of the savings up to \$15 off TurboTax for Central One members! To access the member discount, visit lovemycreditunion.org. Start today and save!



Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information. Limited time offer for TurboTax. Discount applies to TurboTax federal products only. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.



Love My
Credit Union®
rewards

Love your savings.

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



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.