



THANK YOU FOR NAMING US ONE OF THE TOP CREDIT UNION'S IN CENTRAL MASS



We are honored to be in the 2021 running for top CU and couldn't have done it without you.

CENTRAL ONE MERGES WITH ST. VINCENT HOSPITAL CREDIT UNION

We're excited to announce the approved merger with St. Vincent Hospital Credit Union, located in Worcester, MA and we welcome its members and staff.

NEW BOARD DIRECTORS

We welcome Stephen Caravella to our Board of Directors and Elizabeth Hamilton and Scott McCarthy as Associate Board Members.

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TREAT YOURSELF WITH OUR NEW SIGNATURE® REWARDS VISA CREDIT CARD

Enjoy access to valuable benefits with ease and security while earning unlimited 1.5% cash back on all purchases. The card is tap to pay ready for a safe and easy purchase experience. Apply online today at www.centralfcu.com/signature-card.

OUT WITH THE OLD, IN WITH THE NEW

Our debit and credit cards have received a "facelift" and are now contactless allowing for tap to pay transactions providing you a simple and secure way to pay at checkout.

Diamond Rewards Plus Cash has a new name-it is now *Diamond Rewards*. You'll receive the same benefits and uninterrupted use of your current credit card.



LOOKING TO SHOP FOR A NEW CAR?

Auto Advisor, our complimentary service by car shopping experts, will help you shop for your new car by contacting multiple dealerships to find you the perfect car based on your needs, negotiating price, and will accompany you to the dealership. They even help with the paperwork!



ARE YOU USING OUR CARD CONTROL APP?

With scams on the rise, our *Card Control* app allows you to keep your card safe and secure by monitoring transactions, setting alerts, turning your card on and off, and more.

Central One *Card Control* App is Available on iOS and Android. Download it now from your app store.



OCTOBER IS FINANCIAL PLANNING MONTH

Use our interactive tools to get started with planning budgets, purchasing an auto/home and to learn about investing for the future. Download the Zogo app at zogo.app.link/central1 to get started and rewarded for your learning!

I LOVE MY CREDIT UNION REWARDS

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



PPP FORGIVENESS

PPP forgiveness applications are available on our website www.centralfcu.com/covid-19

2021 SCHOLARSHIP WINNERS

Student Member Academic Scholarship

To qualify for this award, applicants must be a current member, graduating the upcoming spring, entering a 4 year accredited program in the fall, and majoring in Business and/or Finance.

\$1,000 Winner:

Kyle Jackson of Auburn – Saint John's HS

Academic Scholarship

To qualify for this award, students must be graduating from Algonquin Regional HS, Auburn HS, Shrewsbury HS, or Westborough HS the upcoming spring, entering a 4 year accredited program in the fall, and majoring in Business and/or Finance.

\$4,000 Winner:

Michael McEvoy – Algonquin Regional HS

\$1,000 Winners:

Aashirwad Deochakke – Shrewsbury HS

Cynthia Zhang – Westborough HS

Isabella Vangos – Auburn HS



From left to right: Aashirwad Deochakke with Shrewsbury Branch Manager, Owen Russell and Assistant Branch Manager, Vaneetha Kannan; Kyle Jackson with Auburn Branch Manager, Bryan Stockhaus; Cynthia Zhang with Westborough Branch Manager, Rajani Koduri.

Prepare for your student's education, register for our upcoming

Student Lending Webinar

10/27/2021 6pm

centralfcu.com/event-calendar

WF FINANCIAL IS NOW CENTRAL ONE RETIREMENT AND INVESTMENT CENTER

After more than 25 years of offering retirement and investment services to Central One members, W.F. Financial Services is now Central One Retirement & Investment Center. This change aligns our financial services affiliate with Central One Federal Credit Union and reflects their continued commitment to guide members toward achieving their financial goals.

For your complimentary consultation, contact:

Jeff Singer

jsinger@centralfcu.com
508-841-0635

Hope Dennis

hdennis@centralfcu.com
508-841-0506

CENTRAL ONE
Retirement & Investment Center



Oak Tree
Insurance Agency

Oak Tree Insurance is a fully-owned affiliate of Central One. That means that as a Central One member, you own Oak Tree too! When you insure your auto, apartment, condo, home, or business insurance through Oak Tree Insurance Agency, you can enjoy the following benefits:

- As a member owner, your best interests are our top priority.
- We work with numerous carriers to find the right coverage to fit your needs.
- We proactively shop your coverage for the best value whenever your premium increases substantially.
- We can assist in getting multi-car and multi-policy discounts when you have your home & auto policies with the same carrier.
- Whether you're at home or on the road, you can rest assured that you're receiving excellent coverage at a great value.
- You'll be eligible for exclusive member discounts!

Call Oak Tree today at 508-841-0515. Trust the Independent Agency YOU own, and we will deliver the discounts, service, and cost monitoring you deserve!

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

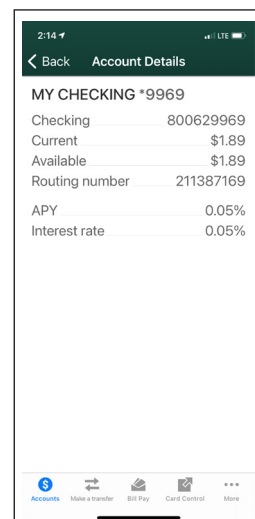
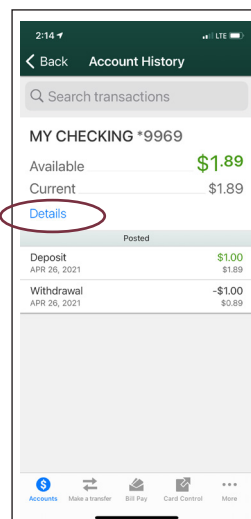
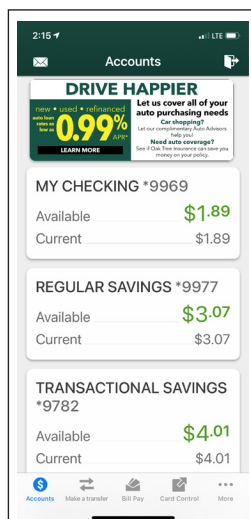
Saturday, October 2, 9am-12pm – Northborough Branch, 148 Main St.

Thursday, October 14, 9am-12pm – Auburn Branch, 63 Southbridge St.

ARE YOU USING THE CORRECT ACCOUNT NUMBER FOR AUTOMATIC TRANSACTIONS?

Delays in processing automatic payments are on the rise as processing systems update, and often because a partial or incorrect Central One account number was used. This means potential merchant-charged late fees or rejected purchases.

Please review your automatic transaction activity and confirm that your full account number is being utilized for these transactions with all merchants. Your full account number may not be the same as your member number. To find your full account number, log into online or mobile banking and click on "Details" within the account you are using. You can also stop by a branch or call us at 800-527-1017 for assistance. Please update any one-time and scheduled automatic transactions to ensure no interruption to processing.



Mobile Banking Example: From list of accounts

Click on account – choose “my checking”

Click on the blue *details* and you will see the full account number (checking 800629969).

FRAUD PREVENTION

Identity theft and cyber-crimes are a continuous concern with the number of fraudulent scams lately. These types of phone calls, e-mails or text messages are on the rise and we encourage members to take steps to protect themselves.

Here are recommendations on how to protect yourself from fraud:

- Do not open suspicious texts, pop-up windows or click on links or attachments in unknown emails. Delete them immediately.
- Do not respond to unsolicited phone calls for remote access to fix your computer. Hang up even if they mention a well-known company.
- Keep your mobile devices and computers secure. Always use password protection, do not share access with others including remote access.
- Choose your passwords carefully. Choose passwords that would be difficult for others to guess and update them regularly.
- Be aware of unusual payment requests. Scammers will often ask for unusual payment method such as: preloaded debit cards, gift cards, iTunes cards or virtual currency such as Bitcoin.

Please visit our security page to see additional information

www.centralfcu.com/resources/security-center.

If you fall victim to a scammer and they have your account information, please contact our Member Service Center at **800-527-1017**.

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 **www.centralfcu.com/disclosures**.

We will mail you a free copy upon request if you call us at (800) 527-1017.

UPCOMING HOLIDAY CLOSURES

Columbus Day - Monday, October 11th
Veterans Day - Thursday, November 11th
Thanksgiving Day - Thursday, November 25th
Christmas Day - Saturday, December 25th

SANTA NEWS: Due to safety precautions, Santa will need to stay socially distant and will not be able to visit the branches this year. He hopes to see you all in person next year!