



CEO Corner

As summer comes to a close, it's incredible to think how quickly this year has flown by.

I was recently asked a thought-provoking question: "What do you believe the future of financial services looks like?" The 1980's kid in me imagines a world akin to Tron, with virtual realities taking over. However, that's probably more fantasy than reality. Financial services are evolving at a pace that's both rapid and slow. Consider when the first ATM was introduced in the U.S. in 1969: we've since seen countless predictions about the end of bank branches. When debit cards came out in the 1980's, many believed checks would be obsolete by the end of that decade. Yet, if you visit any of our branches today—branches that have stood strong for over 50 years—you can still request a check, despite predictions of their demise.

It's clear that the way we interact with our members and the way Central One delivers service will change. Our responsibility is not just to acknowledge these changes, but to actively prepare for them. We must stay ahead of trends, make thoughtful technology choices, and explore growth opportunities that align with our core values. This proactive approach will ensure we are ready for the future of financial services.

While we can't predict the future of financial services, what I am certain of is that together, we will help shape it along with our members and communities we serve.

Devon Lyon, President/CEO



Best of Central Mass Awards

We're honored to share that Central One Federal Credit Union, Central One Retirement & Investment Center, and Oak Tree Insurance Agency have all made it to the final round of the Worcester Telegram's Best of Central Mass awards. We could not have done it without you! Stay tuned for the final winner announcement later this fall!

Join us for International Credit Union Day®

Visit a branch on October 17th to celebrate International Credit Union Day, a day dedicated to reflecting on the credit union movement's history, promote its achievements, and celebrate our members! We'll be serving tasty fall treats at each of our branches. We hope to see you there!



Tap to Pay isn't just for shopping anymore! Contactless ATMs are now at all Central One branches

We're excited to announce that our branch ATMs have been upgraded with the newest contactless technology! This enhancement guarantees faster and more secure transactions, providing you with the best banking experience.



Introducing our new Resource Center

You asked, we listened! All of our top resources are now conveniently located in one place, allowing you to find everything you need quickly and easily. Whether you're looking for information about online or mobile banking, mobile wallets, or MX Money Management, you'll be able to find what you need in our new Resource Center.

You can view our new Resource Center at centralfcu.com/resource-center.



Our Card Control App has been updated

As you may have noticed, our Card Control App recently underwent an important security upgrade. This upgrade improved the password security measures for all users. We are always working to ensure the safety and security of your banking experience with us, and this update is part of that effort. Rest assured, safeguarding your finances is our top priority.



Improving your financial literacy has never been easier, or more fun!

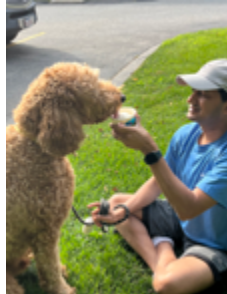
We're excited to announce that Central One has expanded our partnership with Zogo, one of the leading financial education apps! Now, you can learn about finance in two exciting ways: through a gamified app or a web-based version.

Zogo offers over 800 educator-approved lessons, all delivered in fun, interactive formats. This engaging approach makes financial learning not just informative, but enjoyable, igniting your curiosity and keeping you motivated. Each lesson is bite-sized, taking just 2-5 minutes to complete, making it easy to fit into your busy schedule. Get ready to level up your financial knowledge!

zogo



Scan the QR code to download the Zogo app to start learning and earning rewards, or visit centralfcu.zogo.com to use our web-based platform!



Member Appreciation 2024

We want to extend a heartfelt thank you to all our members for joining us for our Member Appreciation Events this summer! Your participation in our ice cream days and food truck events was a wonderful way for us to express our gratitude. We truly enjoyed connecting with each of you and celebrating the vibrant community we've built together. Here's to many more shared experiences in the future!

Member Appreciation Fun Fact

1,900+ scoops

of ice cream served to our amazing members!



Test your Central One knowledge for the chance to win a gift card!

Scan the QR code below to take our Member Appreciation Online Quiz for a chance to win one of fifteen **\$100 Amazon gift cards!**



Take the quiz now!

Mark your calendars for our upcoming events

Webinars Register at centralfcu.com/event-calendar

Auto Buying -October 8th at 6:00 p.m.

Understanding Your Insurance -November 20th at 12 p.m.

Beware of Holiday Scams -December 10th at 6 p.m.

Community Shred Day

October 19th - Milford Branch





Do you know about Oak Tree Insurance Agency?

For two consecutive years, Central One's independent insurance agency, Oak Tree Insurance Agency, has proudly secured the top spot in Worcester Telegram's "Best of Central Mass" award in the insurance agency category. This recognition underscores their unwavering commitment to delivering exceptional service and tailored client coverage.

At Oak Tree, their team of dedicated professionals are equipped with the knowledge and experience to expertly address all your insurance needs. They are committed to ensuring that you understand your options to secure the best coverage for your lifestyle.

Whether you require personal, business, or specialty insurance, Oak Tree is your trusted guide, providing unwavering peace of mind and confidence. With Oak Tree, you'll receive award-winning service, exclusive group discounts for Central One members, and the optimal coverage for your lifestyle.

Call Oak Tree Insurance at **(508) 841-0515** or email them at oaktree@centralfcu.com for your no cost, no obligation quote today!



Meet our newest Financial Advisor, Demetra Moore

We're thrilled to welcome Financial Advisor Demetra Moore to Central One Retirement & Investment Center! Demetra has an impressive 24 years of experience in financial services, which encompasses serving clients in advisory and educational roles. In his new role at Central One Retirement & Investment Center, Demetra aims to address each client's unique financial concerns and enhance their confidence in pursuing their goals.



Ready to talk about investment planning, college savings, life insurance, or retirement income planning? Schedule a meeting with Demetra at any Central One location today by calling **(508)-841-0564** or emailing dmoore@centralfcu.com.



View and register for webinars hosted in partnership with LPL at centralfcu.com/event-calendar

*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 and Investment Center **are not** registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using Central One Retirement and 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 and Central One Retirement and Investment Center. Securities and insurance offered through LPL, or its affiliates are: **Not Insured by NCUA or Any Other Government Agency | Not Credit Union Guaranteed | Not Credit Union Deposit or Obligations | May lose value.** Central One Federal Credit Union ("Financial Institution") provides referrals to financial professionals of LPL Financial LLC ("LPL") pursuant to an agreement that allows LPL to pay the Financial Institution for these referrals. This creates an incentive for the financial institution to make these referrals, resulting in a conflict of interest. The Financial Institution is not a current client of LPL for advisory services. Please visit <https://www.lpl.com/disclosures/is-lpl-relationship-disclosure.html> for more detailed information.

Auto Advisors: the key to your simple car buying experience

Our complimentary Auto Advisor Car Buying Service helps guide you through the process of finding the perfect new or used vehicle that fits your budget while ensuring you get the best deal on all phases of the purchase. An advisor will even accompany you to the dealership and help with the paperwork. Book your appointment today by contacting David Brown at david@cuautoadvisor.com.

Upcoming Federal Holiday Closures

Columbus Day/ Indigenous Peoples' Day

Monday, October 14, 2024

Veterans Day

Monday, November 11, 2024

Thanksgiving

Thursday, November 28, 2024

Christmas Day

Wednesday, December 25, 2024

Follow us on social media!



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 Central One Retirement & Investment Center and Oak Tree Insurance are not NCUA insured.