

CENTRAL CONNECTION

Fall 2023



CEO Corner

The autumnal season, characterized by its refreshing breeze and picturesque foliage, often signals a shift in financial behaviors and concerns. As the summer festivities draw to a close, people tend to redirect their focus towards financial well-being, mirroring nature's shedding of leaves in preparation for winter. This period encourages introspection and financial adjustments, particularly with upcoming holiday expenses and potential shifts in income or spending. Strategic planning becomes essential to ensure a seamless financial transition into the year's end. Just as the leaves undergo a transformation, financial priorities may evolve, prompting a reassessment of investments, savings, and overall financial strategies to maintain stability and readiness for the approaching months. At Central One, we offer a comprehensive suite of tools and services tailored to assist you with your financial objectives. Whether it's our Retirement and Investment Center guiding you through dynamic market changes, our Oak Tree Insurance services to potentially save on home or auto insurance, or our dedicated World Class Service team ready to assist with your banking needs, Central One is here for you. As you savor the beauty of fall, remember you have a financial partner who prioritizes you at every step. Bank where YOU matter.

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 for 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!

Manage your finances with Online Banking and our Mobile app

- View pending account transactions
- Make transfers to and from other financial institutions
- Set up budgets, track expenditures, and much more with our free tool, MX Money Management





Introducing our free Online Payment Portal

We're excited to introduce our free Online Payment Portal, a quick and easy way to make your loan payments from an external account! You can now use this portal to securely make 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.

Introducing Business Tiered Checking

Our new and improved Business Solutions Plus Interest account is the perfect solution for businesses with a \$25,000 minimum balance. This account offers great benefits such as a tiered interest rate structure based on your balance, up to 250 free monthly written checks, a business debit card, and more. Learn more and get started today at centralfcu.com/business/checking.



Our new Milford branch is now open!



We're proud to announce an exciting milestone for Central One, the opening of our newest branch located at 82 Prospect Street in Milford. Our team looks forward to serving the local people and businesses, and being a valuable resource to the community for years to come.

Set up your mobile wallet



All Central One debit and credit cards are compatible with Apple Pay, Google Pay, Samsung Pay, Visa Checkout and Microsoft Wallet!* Add your card to your device for a quick and secure way to check out from your favorite stores and websites.

Love My Credit Union Rewards

Central One members get exclusive discounts through Love My Credit Union Rewards. Save on T-Mobile, Spectrum Mobile, Intuit TurboTax services, and more! Scan the QR code to learn more and to start saving now.



*Mobile wallet support is only available on select devices that support mobile wallets. While Central One does not charge for mobile wallet, your mobile carrier's message and data rates may apply.

Scholarship winners

As a proud supporter of our local students, we're proud to congratulate our 2023 Scholarship winners! We wish you the best of luck in all of your future endeavors!



\$1,000 winner: Nicole Orlick
Shrewsbury High School



\$1,000 winner: Kristal Ann Regala
Milford High School



\$1,000 winner: James D. Phillips
Auburn High School



\$1,000 winner: Michelle Pham Lam
Worcester North High School



\$1,000 winner: Owen Morse
Algonquin Regional High School



\$1,000 COFCU Member winner:
Nathan Gilmore - Auburn High School

Not pictured: \$4,000 winner: Gavin Quinn Grattan-Small - Westborough

We are People Helping People

As a community-based credit union, serving our local communities has been fundamental to our mission since 1952. We live and work in these communities, so we understand the importance of contributing to the development and prosperity of local organizations and charities.



Operation Playhouse



A Bed for Every Child's Build-A-Bed event



Shrewsbury Applefest



Community Harvest Project, Grafton MA



Community Harvest Project, Harvard MA



Spirit of Shrewsbury Parade



Oak Tree Insurance Agency protects what matters most

At Oak Tree Insurance Agency, our priority is to provide you and your family with the best insurance coverage tailored to your needs, saving you money while protecting the things that matter most to you. Preparing your quote includes comparing rates across several insurance providers to get you the best coverage at a price that works for you.

When you're an Oak Tree Insurance client, you can feel confident that you have a local insurance agency that will advocate for you. Plus, Central One members are eligible for exclusive group discounts.

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



Why should financial literacy be important to you?

Financial literacy empowers you to make smart financial decisions by gaining the knowledge and skills to manage your money more effectively. Understanding the foundations of financial literacy will help prepare you to reach your goals and achieve financial stability for today and your future.

We've partnered with Zogo, the financial literacy mobile app that rewards you to learn. Zogo's gamified platform makes financial education fun and easy. Start by downloading the app today! Learn more at centralfcu.com/financialeducation.

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.

International Credit Union Day

Join us in commemorating 75 years of collective achievements across the credit union global movement on October 19, 2023. Stay tuned for full details!

Upcoming events

Shrewsbury Member Appreciation Week:

October 23 - 28

Shrewsbury Shred Day:

Saturday, October 28, 9am -12pm

Upcoming webinars

Understanding Your Insurance:

Thursday, November 30, 12 - 1pm



Upcoming Federal Holiday closures

Monday, October 9

Saturday, November 11

Thursday, November 23

Monday, December 25

Follow us on social media!

