



PRESIDENT/CEO DAVID L'ECUYER ANNOUNCES HIS RETIREMENT

President and CEO David L'Ecuyer has announced he is retiring from Central One. "The Board would like to take this opportunity to sincerely thank David for his 32 years of service with Central One Federal Credit Union. David's leadership, knowledge, and commitment have helped make Central One what it is today. We are immensely grateful for David's commitment to serving our membership during his time at Central One," said Robert McLaren, Chairman of the Board of Directors. "We wish David all the best for his retirement and success in all his future endeavors."

2022 ANNUAL MEETING

The 70th Annual Business Meeting of the Central One Federal Credit Union Board of Directors will be held with a hybrid option on **Tuesday, June 21, 2022, at 5:00 pm**. Please refer to the Call for Nominations Announcement in your April account statement for more details.

COVID-19 UPDATE

Central One is proud to have provided a safe environment over the last two years for their members and staff. We appreciate your cooperation during this time.

WELCOME ST. V'S MEMBERS

We welcome the former members of St. Vincent Hospital Credit Union to the Central One family.

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IN MEMORIAM: MICHAEL CAVANAUGH

We were saddened to learn of the loss of our former board member Michael Cavanaugh this year. Mr. Cavanaugh first became a member of the Board of Directors in 1961 and served in various capacities, including Chairman from 1968 - 1969, Vice Chairman from 1964 - 1967, as well as being a member of various board committees. Mr. Cavanaugh was re-elected to the board in May 20, 2000 as a director and a member of the ALM committee.



BALANCE TRANSFER PROMOTION

Our Balance Transfer Promotion begins May 1st! Get ready to move your high interest credit card debt in the right direction with no balance transfer fee and a fixed promotional rate of 5.25% until February 2024. Keep an eye on our website for details.

YOUR FINANCIAL WELLNESS IS OUR MISSION

Central One has operated for 70 years on the principle of helping members pursue their dreams by providing a full array of financial resources. Your Central One financial team is here to help you succeed. We're proud to offer the following financial wellness resources:

Dedicated team of financial professionals, including:

- **Branches and Member Support Center** to assist with daily money management and cash flow needs.
- **Lending Specialists** to assist with mortgages, HELOCs, refinances, debt consolidation, educational loans, and other financing options for major life decisions.
- **Retirement & Investment Center** Financial Advisors to provide guidance and solutions for retirement planning, protection, investments, and distribution.
- **Oak Tree Insurance Agency** to review your risk needs and provide the right auto, home, rental, liability and commercial insurance solutions.
- **Commercial Lending Specialists** to guide you with solutions for your business, including commercial loans, lines, and credit cards.
- **Auto Advisor** to help find the new or used vehicle you want, as well as the best deal and financing options.

Other financial learning resources and tools:

- Online Banking's **Money Management Budgeting tool** to help set your spending and saving goals, while allowing you to track your progress.
- **Online Financial Education Resource Center**, providing brief, self-paced learning modules on many financial topics.
- **The Zogo financial education app for mobile devices**, providing a fun way for teens and adults to learn over 300 brief financial concepts and topics.

Don't go it alone as you pursue your goals; your Central One team is ready to provide solutions that will help bring you closer to achieving your dreams.



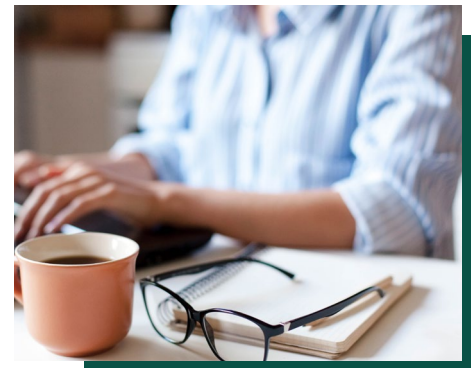
DO WE HAVE YOUR UPDATED INFORMATION?

Please provide us with your current email to ensure timely alerts and information are getting to your inbox.



OUR NEW DEBIT AND CREDIT CARDS ARE CONTACTLESS

Check out swiftly and securely with contactless technology.



SIGN UP FOR ESTATEMENTS

eStatements allow you to quickly access previous year's statements and tax forms while reducing the paper waste. Sign up today!

2022 SCHOLARSHIPS

Massachusetts Credit Union League Scholarship

Application deadline: 4/8/22

- Applicant or parent/guardian must be a member of Central One Federal Credit Union.
- Eligibility is limited to high school seniors who will be enrolled in an undergraduate college degree program during the 2022-2023 academic year.

Student Member Academic Scholarship

Application deadline: 4/15/22

- Applicants must be a current member graduating this spring.
- Entering a 4 year accredited program in the fall,
- Majoring in Business and/or Finance.

Academic Scholarship

Application deadline: 4/15/22

- Applicants must be graduating from Algonquin Regional HS, Auburn HS, Shrewsbury HS, or Westborough HS, Worcester Public Schools including: Burncoat HS, Doherty Memorial HS, North HS, South High Community School, and Worcester Technical HS this spring.
- Entering a 4 year accredited program in the fall.
- Majoring in Business and/or Finance.



STUDENT CHECKING PROMOTION

Open a new Student Checking account in the month of April and get \$25 deposited to your account!* Our free Student Checking account, with a low limit, no-overdraft debit card was designed with input from educators to help parents guide their children towards adopting excellent money management skills.

- No minimum balance required
- No monthly fees
- 55,000 fee free ATMs¹
- 24/7 online banking²
- Instant card replacement if lost or stolen
- Card Control App - monitor & manage your card

MEMBER TRIBUTE MONTH IS COMING

We continue to celebrate you, our members, in the month of June. Stay tuned for details - we hope to see you then!

MEMBER SHRED DAYS

Westborough Shred Day: Saturday, April 16, 9am-11:30am – Westborough Branch, 40 South St.

Northborough Shred Day: Saturday, May 14, 9am-11:30am – Northborough Branch, 148 Main St.

Auburn Shred Day: Saturday, August 6, 9am-11:30am – Auburn Branch, 63 Southbridge St.

Shrewsbury Shred Day: Saturday, October 22, 9am-11:30am – Shrewsbury Branch, 714 Main St.

STAY AWARE OF SCAMS

Scammers are working hard to get your money. Don't let them. If it's too good to be true, it most likely is. Don't click on suspicious links or provide account numbers or personal information to anyone you don't know. Central One will never ask for your personal information. Learn more about how to protect yourself at centralfcu.com/resources/security-center.

RATES ARE RISING!

It's a great time to get your home renovation projects done. Lock in your HELOC rate for the next 12 months.

FOLLOW US ON SOCIAL MEDIA!



SUMMER VACATION PLANS?

Inform us of your travel plans through our Card Control App. Set up alerts, spending restrictions, and more to provide an extra level of security while on your trip. Download the app today.



CENTRAL ONE

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It's easy to get excited reading the news. With all of the storm and stress of the last few years, it's only natural to react to each ping of our phone's news apps with a deep sigh and a cynical "what now?"

The truth is, there's always good news and bad news if you dig deep enough into the paper. For every international crisis, there's a medical breakthrough. Each victory has a counteracting problem when you step back and take a look at the big picture. Does this mean that we should just shut off the news and let

things happen? No, it's good to stay informed. Keeping all of that information in perspective, though, can be difficult. If you aren't careful, it can lead to emotional or rash decision-making.

Your financial strategy, for instance, should be developed with the "big picture" in mind. Many things can happen in that time, and our strategy gives room for those events to rise, take place, and then fall into the rear view.

Keeping it all in perspective can be tough at times. Working with an advisor at the Central One Retirement & Investment Center means you aren't going it alone. When times seem turbulent, it's good to have someone to reach out to who can help you keep that big picture in mind. Give us a call if you're feeling that turbulence; we'd be happy to check in with you and help you keep your focus.

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Oak Tree Insurance Agency is here to help navigate the complexities of your personal and business insurance needs. We compare rates and services across numerous insurance providers to ensure you get the best solution for your specific needs.

Call Oak Tree at (508) 841-0515, or request a quote today at oaktreeinsagency.com. 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 our upcoming Insurance Days or Shred Days (for Shred Day dates, see the inside of this newsletter).

Insurance Day: Thursday, April 7, 9am-12pm – Auburn Branch, 63 Southbridge St.

DID YOU KNOW?

- You can register your debit or credit card in your Mobile Wallet for safer and easier in-store transactions.
- You can apply online for savings and loan products through our website.
- You can find your full account number by logging into online or mobile banking and clicking on "Details" within the account you are using. You can also stop by a branch or call us at **(800) 527- 1017** for assistance.

UPCOMING WEBINARS

Student Loan Refinancing: 4/5/22, 6pm-7pm

Women & Investing - How to Protect Yourself: 4/20/22, 6pm-7pm

Long Term Care - What You Need to Know: 5/4/22, 6pm-7pm



For a full list of webinars and to register, scan this QR code or go to centralfcu.com/event-calendar.

*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.

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.