



THE ONE

January, 2015 | Every Cent Counts

Change is Here - CENT CU

Abraham Lincoln once said “the best way to predict the future is to create it”. We are on our 50th anniversary and proud to officially launch CENT Credit Union.

Our Mission

Providing outstanding financial services, one CENT at a time.

Our Vision

Every CENT Counts. Changing the way you bank since 1965.

The CENT name simply means “one” and reflects in the Latin phrase “E pluribus Unum” (which appears on every American minted coin) translates to “Out of many, one”. Inspired by this phrase, CENT Credit Union will present a united brand for members of all six credit unions who have merged into the original Mercy Employees Credit Union and have been united as “one” since 1965.

CENT Credit Union will strive in a very competitive banking marketplace to make you and save you more, every cent counts. We will be a leader in promoting financial responsibility, teaching financial literacy, community minded, the new name allows the ability to unite and pay homage to our current select employee groups as “one” while connecting with the next generation.

I’m proud of what we collectively achieved even as we drove significant changes in our business and organization. It’s energizing to feel the momentum and enthusiasm building with our credit union in the marketplace and we must have courage in the face of opportunity. We must all embrace how CENT can and will change the banking landscape. I consider the job before us to be bolder and more ambitious than anything we have ever done in our 50 years.

Happy New Year, we have much to celebrate in our 50th year. May it continue to be filled with good health, prosperity and look forward to you being a part of the change.

Every CENT Counts.

Sincerely,

Matthew R. Chizek
CEO/President

High Yield Checking w/bonus rate of 2.02% APY*

We wanted to reward our members for using some of our free services. That’s when we came up with the High-Yield Checking account. It’s all the free services of our Share Draft, plus we’ll pay you 2.02% APY* for any balance between \$0.00 and \$5,000.00 just for utilizing a few of our free services. Here’s how it works, to get the bonus rate just make sure you do the following in one month:

- Post at least 15 signature based debit card transactions
- Receive at least one direct deposit to your High-Yield Checking account
- Make sure you are signed up for CENT Credit Union’s free E-Statements and iBanking (these also help the woodland creatures)
- Be the first to know about other exciting products and promotions by signing up for either text and/or email notifications.

If you don’t meet all the bonus requirements in one month, don’t worry. You may not receive the 2.02% APY bonus rate, but you will receive a little something. We’ll pay 0.01% APY for any High-Yield Checking account that doesn’t meet the bonus requirements. If you meet the requirements but have over \$5,000.00 then we’ll pay you 2.02% APY on the \$5,000.00 and .01% for anything above it.

APY may change after the account is opened. No minimum balance is required to earn the 0.01% APY. Fees could reduce earnings on account. Available for personal accounts only. Other restrictions may apply.

Mercy-City-Lehigh

Family Credit Union



FAMILY CREDIT UNION



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FINANCIAL SNAPSHOT as of Dec. 31st, 2014

Members - 4,414
 Capital - 16.17%
 Deposits - \$32.0 Million
 Loans - \$23.1 Million
 Assets - \$38.3 Million



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Happy Retirement - Carole McLaughlin Open House - January 30th, 11am - 2pm

On January 1st, 2015 we congratulated Carole McLaughlin on her retirement, after 36 years of loyal service to the credit union. Carole started her role as CEO of the Government Employees Credit Union in January of 1979 when it was located above the Post Office. In 1998, Government Employees Credit Union purchased and renovated what is now our downtown branch, kitty-corner from the Brick and Tile building. Through her career, Carole grew GECU from \$875,000 in assets to over \$4.25 million before they merged with Mercy-City-Lehigh Family Credit Union in 2012.

Carole embodied the credit union spirit of "people helping people". Her members, board of directors and staff were like a second family to Carole, and she enjoyed watching them grow and develop throughout the years. The board and staff of CENT Credit Union would like to thank Carole for her decades of loyal service by holding an open house on January 30th, 2015 from 11:00am - 2:00pm at the Downtown Branch. Members and friends are asked to stop by to say hello and congratulate Carole.

UPCOMING HOLIDAY HOURS

Mon., Jan 19th -
Birthday of Martin Luther King, Jr.

Mon., Feb. 16th - Washington's Birthday

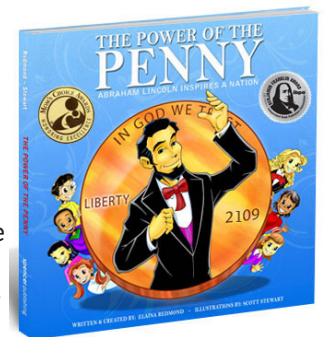
Mon., May 25th - Memorial Day

NOTICE : CHANGE OF DOWNTOWN BRANCH HOURS

We'd like to inform the members that utilize our Downtown Branch that the hours of operation are being changed just slightly. The drive-through and lobby will now open at 9:00am instead of 8:30am. Members wanting to make a deposit before 9:00am may utilize the night drop located on the north side of the building. We also encourage members to utilize our free online banking services by visiting www.CENTCU.org.

Kid's Club - The Power of the Penny

CENT Credit Union is extremely excited to announce a new partnership for our Kid's Club members. On January 1st, 2015 we became official partners of "The Power of the Penny", a wonderful and educational book written by Elaina Redman and illustrated by Scott Stewart. "The Power of the Penny" is a kid's guide to a hero's path; lessons on character, self reliance, social action, financial literacy, Abe Lincoln & civics. Using this wonderful tool, CENT Credit Union will be able to promote healthy and fun financial lives for our Kid's Club participants. Keep an eye on our website and future newsletters to see what sort of fun events we have planned for our redesigned Kid's Club! We hope to see all our Kid's Club members on February 12th, make sure you stop in to celebrate Abe's birthday!



2015 Annual Meeting & Call for Volunteers

It's our 50th anniversary, so this we want to make this years annual meeting one to remember. The evening of Saturday, April 25th we're going to pack the Knights of Columbus Hall full of fun, food and music. We're in the process of tying together all the loose ends, so look for more information at www.CENTCU.org in the beginning of February.

We are always looking for dedicated and passionate members interested in serving on our Board of Directors. If you (or someone you know) would like to be considered for a volunteer board member position, applications will be available at www.CENTCU.org as well as both of our branches beginning on February 2nd.



Main Branch
1341 6th St. SW
Mason City, IA 50401

Downtown Branch
12 N. Delaware Ave.
Mason City, IA 50401



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