



THE ONE

DEPOSIT RATES ON THE RISE NEW TERMS, SUPER SHARE DRAFT REOPENS

As North Iowans prepare their homes for winter, CENT Credit Union is helping members achieve their dreams. Whether it's retirement, a grand (and much needed) vacation, or just saving for a rainy day; CENT CU is prepared to offer rates to help members reach their financial goals. Not only have we increased almost all of our deposit rates (don't worry, loans are still as low as ever) but we've also added new terms to our Time Share Certificates. As always, rates are subject to change, so lock in your great rate before it's too late!

TIME SHARE CERTIFICATES

24 months
0.75% APY*

36 months
1.00% APY*

50 months
1.50% APY*

CHANGE IN SUPER SHARE DRAFT

\$0 - \$250,000
0.50% APY*

\$250,000.01 +
0.01% APY*

*APY - Annual Percentage Yield. Rates are subject to change. Fees may reduce earnings on the account. Interest compounded monthly. Must meet eligibility requirements. Federally insured by NCUA. Time Share Certificates Disclosure: \$1,000.00 minimum. Super Share Draft Disclosure: Rates and/or rate structure are subject to change after the account is open; Super Share Draft is a variable interest account.

Pictures with Santa Claus Saturday, December 5th | 9am - 12pm Pictures by Love & Luck Photography

We'll have cookies, hot cocoa and of course, the big man himself!



In this issue:

- 1 | Deposit Rate Increase
- 2 | Santa Claus is Coming
- 3 | Credit Union Day
- 4 | Financial Snapshot
- 5 | Joint the Fight
- 6 | Senior Thanksgiving Dinner
- 7 | Holiday Hours



INTERNATIONAL CREDIT UNION DAY Thursday, October 15th

Thursday, October 15th is International Credit Union Day! Help us celebrate at either location for snacks and giveaways. The North Central Chapter of Credit Unions is also holding a shred event in downtown Mason City on Friday, October 16th from 10am - 2pm in front of City Hall. CENT Credit Union members are welcome to bring their unwanted personal/sensitive documents to be shred securely.

This also marks the time of year that Christmas Club funds are released. If you're a Christmas Club member, you'll find your yearly shopping money in your Savings account by Credit Union Day.

FINANCIAL SNAPSHOT as of Sep. 30th, 2015

Members - 4,325
 Capital - 16.83%
 Deposits - \$32.1 Million
 Loans - \$26.8 Million
 Assets - \$38.6 Million



THE ONE



JOIN THE FIGHT



October is Breast Cancer Awareness month, so we're going pink! Join us every Friday in October to join the fight against breast cancer. We'll be holding BIG Bake Sales, photo ops, silent auctions and more. All proceeds from CENT CU's Join the Fight will go to the Mercy Breast Center of North Iowa. Donate local, stay local.

For every Friday in October, you can help raise awareness by any of the following ways.

- Bake Sale - Who doesn't like sweets? Instead of feeling guilty by enjoying a couple cookies, feel proud! After all, those few cookies helped raise money for a great cause. (We'll also be throwing some fun, non-edible things into the sale for good measure).
- Fighting Photo Ops - If you have a fighter in you, bring it out at our Fighting Photo Op. Help us build a feisty collage to show those affected by Breast Cancer that they always have a supporting community behind them.
- Buy Some Swag - Show your support by getting a new piece of clothing, or buy some for your friends and family! CENT Credit Union T-Shirts (as seen on our staff and board) will be available for sale. They're only \$10.00 and proceeds go directly to charity.
- Free Will Donations - Friday is a pretty busy payday around CENT CU. Feel free to round your transaction up to the next dollar, or throw a couple bucks into the donation canisters. As CENT Credit Union members know, Every CENT Counts!

Bake Sale and Photo Ops will be at our main location, 1341 6th St. SW, Mason City

Senior Thanksgiving Dinner Sunday, Nov. 22nd | 11a - 3p

Last year, with the support of a few local businesses we were able to continue the time-honored tradition of holding a community Senior Thanksgiving Dinner. We're humbled, once again, to partner with other businesses to continue this tradition. This year's Senior Thanksgiving Dinner will be held at the Knights of Columbus hall in Mason City on Sunday, November 22nd from 11am - 3pm.

Those over the age of 55 are welcome to join us for a traditional Thanksgiving dinner complete with Pumpkin Pie. Once again, we'd like to thank Diamond Jo Casino, Knights of Columbus, Smithfield, Thrivent Financial, Martin Brothers and The Dimensional Group for helping us keep this wonderful tradition alive.

UPCOMING HOLIDAY HOURS

Monday, Oct. 12th - Columbus Day
 Wed., Nov. 11th - Veterans Day
 Thurs., Nov. 26th - Thanksgiving
 Thurs., Dec. 24th - Christmas Eve (12pm closing)
 Friday, Dec. 25th - Christmas
 Thurs., Dec. 31st - New Years Eve (12pm closing)
 Friday, Jan. 1st - New Years



Martin Bros.
FOOD MARKET



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

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



Ph. 641-424-2368

www.CENTCU.org

Fax 641-424-9668