

## What's New at CFCU?

### Smart Option Private Student Loan – “Now Available”

Century FCU youth members heading off to college now have the ability to apply for the Smart Option Private Student Loan. CFCU Members who apply for the student loan will be able to borrow up to the full cost of education, less other aid received (such as grants, scholarships or federal loans). With the ability to apply online 24/7, loan limits up to 100% of school certified costs, financing a college education has become more manageable. For more information or to apply online visit:

[www.cenfedcu.org/loanProducts/studentloans.asp](http://www.cenfedcu.org/loanProducts/studentloans.asp)

*\*Smart Option Student Loans are funded by Sallie Mae Bank®*

*\*Funds are disbursed directly to school upon certification of costs*

*\*A co-borrower may be required in order to meet approval criteria*

*\*Primary borrower must be a member or qualify for membership with Century FCU*

### A New & Improved Online Banking Experience

CFCU Online Banking is now even better! Come experience a new and improved Online Banking site. Some of the exciting online features include:

- Access the credit union Information Station (*forms, calculators and more*)
- Utilize the Fast Account and Loan Transfer section
- Personalize your Weather and Stock quotes
- View your transaction history and copies of cleared checks
- Enroll and access our convenient E-Statements and online Bill Pay
- **NEW “ZashPay™” – the easy way to send money in a flash**
- Update your personal contact information
- Make Withdrawals and place Stop Payment requests

Find out how we can help make your daily banking easier with CFCU Online Banking! For more information call our Member Support Center at (216) 535-3200 or visit our website [www.cenfedcu.org](http://www.cenfedcu.org)

### A New Ride for the New Year!

Are you ready to start off the New Year in style? Now is the time to get pre-approved for the automobile you've been dreaming of. With great rates on both New and Used vehicles there's no better time to check out your credit union! CFCU offers flexible terms up to 72 months and rates as low as **1.90% APR\*** on New Auto's, and as low as **2.40% APR\*** on Used Auto's. For current rates or to apply online visit:

[www.cenfedcu.org/loanproducts/autoLoans.asp](http://www.cenfedcu.org/loanproducts/autoLoans.asp)

*\*APR=Annual Percentage Rate, rates are subject to credit score and repayment term and are subject to change without notice. Refinance a current auto loan with CFCU at Used Auto rates.*

*\*Receive an additional 0.25% discount for setting up Auto Deduct or Auto Debit.*