



CENTURY CREDIT UNION
centurycu.org



LOCATIONS:
Lemay Branch
1540 Lemay Ferry Rd.
St. Louis, MO 63125
314-544-1818
800-595-8587
fax 314-544-2004

Arnold Branch
3920 Jeffco Blvd.
Arnold, MO 63010
636-464-5037
800-880-0640
fax 636-464-5039

HOURS:
Monday – Thursday
9 a.m. – 5:30 p.m.
Friday 9 a.m. – 6 p.m.
Saturday 9 a.m. – Noon

Find free ATMs and Shared Branches
by visiting centurycu.org



Mobile Deposit

As of January 1, 2019 Mobile Deposit is now **FREE!** That's right, we are no longer charging a fee for our members to utilize mobile deposit.

Interested in signing up? Download Century Credit Union's mobile app from your app store and apply straight from you phone!



Members Save Up to \$15 on TurboTax, the Tax Software That Has You Covered

This year, get your biggest possible tax refund – without leaving your living room. TurboTax, the #1 best-selling tax software, is up to date on the latest tax laws and guarantees 100% accurate calculations, so you can be confident your taxes are done right and get your biggest possible refund. And, as a credit union member you can **save up to \$15** on TurboTax this tax season. To access the member discount, click on the TurboTax web banner located on our credit union's website. Start today and save!*



*Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2018. Discount applies to TurboTax federal products only. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

Century Connection



Kicking off our 65th anniversary!
WITH

Resolutions Century Can Help You Keep!

- Start a college fund for your child!**
Open a kid or teen account, and Century deposits the first **\$10!** Plus the account earns **5%^{*APR}!**
- Complete that home project!**
NO CLOSING COSTS on **HOME EQUITY LOANS!**
- Plan for retirement!**
It's never too early to open an **IRA** and start saving! Century offers both **ROTH** and **TRADITIONAL.**
- Save more money!**
Open a new **PRIME MONEY MARKET ACCOUNT** and start earning **MORE** interest!

*APR: Annual Percentage Rate. Kid Accounts & 6 mo. Teen CDs earn 5.00% on the first \$1,000. No closing costs on home equity loans all month long. See credit union for Prime Money Market details. Offer subject to change. See credit union for full promotion details. Exp. 1/31/2019.

SKIP-A-PAY

& Help Members in Need!

For a *\$15 donation, you can skip your December or January loan payment and help the "Century Families Fund" provide assistance to your neighbors in need.

Complete this form and we'll do the rest!

Name: _____

Account No.: _____

Select **up to three** personal loans on which to skip your payments (excluding VISA and mortgage/equity loans).

TELL US WHERE YOUR REGULAR LOAN PAYMENT COMES FROM: auto transfer from Century account, automatic payment from another institution [NAME OF FINANCIAL INSTITUTION], payroll deduction, mailed payment, in-person, etc.

Suffix ____: Loan purpose: _____

Payment comes from: _____

Suffix ____: Loan purpose: _____

Payment comes from: _____

Suffix ____: Loan purpose: _____

Payment comes from: _____

Please deduct \$15* per loan from my

___ Checking or ___ Savings or ___ Enclosed check

I understand that my loan(s) continue to accrue interest during this time and that the skipped payment will be added on to the end of my term.

Signature X _____

*\$15.00 donation, or 10% of your monthly payment, not to exceed \$15.00. Skip-A-Pay only available on loans in good standing.

You can also visit our website:

www.centurycu.org

and fill out the SKIP-A-PAY form online.



*Happy New Year
from your friends at Century*

Prime Money Market

As of January 1, 2019 Century Credit Union is offering Prime Money Market Accounts! Please read the following terms and requirements. If you have any questions or you're interested in opening a Prime Money Market Account, give us call!

Requirements

- \$10,000 minimum average daily balance
- Checking Account
- Direct Deposit (min. of \$250)
- E-statements
- Active Credit Card (min. of 3 transactions per month)

Terms

- Tied to Prime Rate
- Interest paid monthly on average daily balance
- Rate declared on the 25th of every month
(JANUARY'S RATE IS 2.00%!)
- Margin may change annually
- Withdraw or deposit funds at any time
- 6 withdrawal limit per month
(\$2 fee for anything additional)
- If conditions are not met, regular savings rate will be paid that month.



Century Employee Group Spotlight: Magnitude 7 Metals

We just want to take a moment to welcome all of Magnitude 7 Metals employees to Century Credit Union! Magnitude 7 Metals is Century's newest Select Employee Group. They are located in New Madrid, MO and employ over 400 people. Currently, M7M is one of the last aluminum smelters in the United States.

Magnitude 7 Metals is focused on safely producing quality aluminum in a cost effective manner. For more information on M7M visit their website: <http://www.magnitude7metals.com/>

2019 Scholarships are now available!

Both the Louis Kovarik and the William Pauly scholarship are valued at **\$1,000** this year! If you have a child or know of someone between the ages of 13-18 who could benefit from a scholarship, share this information with them! One scholarship will be awarded to someone between 13-15 years of age, and the other will be awarded to someone between 16-18 years of age.

Both scholarships are available to members and non-members. Funds may be used for private school tuition, or future education purposes.

Scholarship applications are available at both Century Credit Union locations as well as on our website at www.centurycu.org.



Thank you!

Thank you to everyone of our members who donated, we are lucky to have such supportive, caring members who help us give back to our communities!

Throughout 2018, we have collected funds and items for many different organizations.

- Century Families Fund
- Push for Pencils (school supplies)
- Upcycle Treasure Box
- USO Thanksgiving
- Toys for Tots
- Red Cross Hurricane Relief
- Backstoppers and more!

