



Central Connection Newsletter

FALL 2025 EDITION



CEO Corner

As autumn settles in and the holidays approach, we wanted to share some timely financial tips to help you prepare for the coming seasons.

It's a great time to review your budget and long-term financial goals. As a Central One member, you have access to our free personal finance tool, Money Management, to help you create and stick to a budget. This free tool is available through online banking and our mobile app.

For long-term planning, Central One Retirement and Investment Center's financial advisors are here to help you design a retirement plan that balances your current goals with security for the future.

We know expenses can rise as the temperatures drop. If you're planning home improvements, vehicle maintenance, or need a little extra for unexpected costs, we offer competitive rates on personal loans.

The holidays are a wonderful time, but they can also be financially stressful if unplanned. A simple way to stay ahead is by setting up automatic transfers to a dedicated savings account. Whether you're budgeting for gifts, travel, or family gatherings, starting your savings now can help make your holiday season more enjoyable and stress-free.

As always, our team is ready to help you navigate any financial questions or goals. Thank you for choosing Central One as your financial partner.

Devon Lyon, President/CEO

Mark your calendars for these upcoming events!

Member Event: Milford Food Truck

Saturday, 10/4 from 11 AM - 1 PM
Members can enjoy a free meal from
Braised Food Truck
Milford Branch, 82 Prospect Street

International Credit Union Day

Thursday, 10/16, during branch hours
Stop into any of our branches
throughout the day for goodies!

Auburn Community Shred Day:

Saturday, 10/18 from 9 AM - 12 PM
Auburn Member Support Building
41 Southbridge Street, Auburn

Shred Day is open to the public! Limit
5 bags per person. Documents only.
We will not accept boxes, binders,
magazines or books.

Keep an eye on our events page for
upcoming webinars, seminars,
and other events [here](#).

Check out what's new at Central One...



Boost Certificate, a flexible way to save

You don't need a big balance to begin building your future. With a low \$100 minimum to open, the Boost Certificate is designed to make saving more accessible. The best part? You can continue adding to your certificate anytime up to \$10,000!

Whether you're starting fresh or setting aside a little extra for something special, the Boost Certificate is a simple way to take the first step toward bigger goals. Learn more [here!](#)

Introducing our new mascot...Stash the Super Saving Squirrel!

We're excited to introduce our new mascot, Stash! Stash is a master of all things financial wellness, and wants to pass on his knowledge to Central One members. Though Stash has a wealth of knowledge on various financial topics, he specializes in helping parents and their kids learn the importance of saving and starting out on the right foot financially. He even has his own youth savings account named after him - the Stash Savings account! Learn more about the Stash Savings account [here](#).



Your money goals made simple with Penny Finance

As a Central One member, you get free access to Penny Finance—your personal guide to smarter money decisions. Start with an easy money quiz to see how soon you could be debt-free and what your retirement could look like. Take quick courses, use easy calculators, and get a personalized financial plan—all online and tailored to you. No jargon, no pressure, and no big bank balance required. Learn more [here](#).

Coming Soon: A Fresh New Look for Central One Online & Mobile Banking!

Get ready for the next generation of Central One's digital banking experience! Soon, you'll enjoy a sleek new design, personalized features, handy widgets, and quick actions for your most-used tools. Bill Pay setup is now smoother than ever and we're adding more financial literacy resources like Zogo, right inside the app. Smarter banking is just around the corner!

...updates, special promotions, and more!



Improve your home's energy efficiency with a Mass Save® Loan

Make your home more energy efficient with a Mass Save® HEAT Loan at Central One! Qualified applicants can get 0% financing up to \$25,000*. Call Mass Save at (866) 527-7283 to schedule a no-cost Home Energy Assessment.

A Mass Save representative will review the results of the assessment, let you know which improvements would be eligible for HEAT loan program financing, and give you all the paperwork you need. Once you are eligible for the Mass Save® HEAT Loan, click [here](#) to apply for your 0% Financing.

Score a free Stanley Tumbler when you open a new Student Checking Account!

Our free Student Checking Account is great for kids and parents alike. This account comes with its own debit card for kids to enjoy independence, while providing parents with built-in safeguards like daily limits on spending and ATM withdrawals. It's a great way for kids to learn smart money habits! New Student Checking Accounts opened in-branch before 10/31/25 gets you a free Stanley Tumbler**!



Refer a friend to Central One and earn \$50!

Share the love of a Central One membership with your friends and family members and you'll both get rewarded! Members and their referred new member(s) get \$50 for each qualifying referral***.

Click [here](#) for full details!

* Customers must meet program eligibility requirements to participate. Eligibility for the HEAT Loan Program is based on completing a Home Energy Assessment and pre-approval. Some restrictions apply and offers are subject to change or cancellation. Financing is subject to credit approval. Additional terms and conditions apply. Visit MassSave.com/HEATLoan or call 1-866-527-SAVE (7283) for details and to learn more about the program.

** Promotion valid through October 31, 2025. Must open a new Student Checking account and not have had a Student Checking account within the last 12 months at Central One. One Stanley tumbler per account. \$20 minimum deposit required at account opening. \$5 OVS membership required. Account must be opened at a Central One Federal Credit Union branch. 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.

*** Referring members must be current account holders in good standing and have a valid email address. The maximum amount earned per calendar year is \$500. Only one referral can be submitted by a prospective new member. \$50 will be deposited into your savings or checking account within 45 days of account opening for each qualified referred member. New member account must be opened by 12/31/25.

New referred members must be non-members, meet membership eligibility requirements, and open a Central One loan with a deposit account, a checking account with a minimum deposit of \$20 and a debit card, or a Stash Savings account by 12/31/25. Must not have had a Central One membership within the last 6 months. Central One employees are not eligible. \$50 will be deposited to your Central One deposit account within 45 days of opening.

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.

Coming soon: Workplace Advantage, a Financial Literacy At Work Program

Are you a business owner who wants to help your employees feel more confident and empowered about their personal finances? Soon, Central One will be offering a free "Workplace Advantage" program. This is designed to provide business owners and their employees easy access to financial literacy tools, programs, and 1-on-1 consultations with our financial experts. Keep an eye on our website for more information!



Lisa Griffiths
Director of Insurance Services

Prepare for the season ahead with protection you can rely on

At Oak Tree Insurance, we're here to protect what matters most, season after season. As autumn arrives, it's the perfect time to re-evaluate and make sure your home, auto, and life insurance are ready for the months ahead.

- Members of Central One are entitled to exclusive group discounts.
- Book a virtual appointment at oaktreeinsagency.com.
- Visit us in-person in Shrewsbury or visit Amanda at our Auburn branch every Thursday. Keep an eye on our website for dates when a representative will be at our Saint Vincent Hospital Branch.

Call us at **508-841-0515** for your complimentary policy review and discover how we can help, or visit oaktreeinsagency.com to get started today!



Invest where you belong with Central One Retirement & Investment Center

Does your financial plan align with your goals for the future? Schedule your complimentary appointment with a financial advisor at Central One Retirement & Investment Center, conveniently located at our Shrewsbury Main Branch. Together, you'll create a plan for the future to make your financial plans a reality.



Hope Dennis
Financial Advisor

Jeff Singer
Financial Advisor

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