



Central Connection Newsletter

SPRING 2026 EDITION



CEO Corner

A Good Time to Spring Clean Your Finances

With spring here, it's the perfect time to revisit your finances and set yourself up for the months ahead.

If you receive a tax refund this year, consider using it intentionally. Instead of letting it disappear into everyday expenses, put it into one of our savings products. Building this habit over time can make a meaningful difference.

If retirement planning is on your mind, connect with the Central One Retirement & Investment Center. Whether you're just getting started or looking for a review, our team can help you plan with confidence.

It's also a smart time to review your insurance coverage. Your needs may have changed, and you could be overpaying or under protected. Oak Tree Insurance Agency offers straightforward reviews to make sure your coverage aligns with where you are today.

We're here to help you make the most of your finances.

Devon Lyon
President/CEO

2026 Annual Meeting

The 74th Annual Business Meeting of the Central One Federal Credit Union Board of Directors will be held on Tuesday, June 16, 2026, at 5:00 pm at our Shrewsbury branch located at 714 Main Street. Please refer to the Call for Nominations Announcement in your April account statement for details.

Celebrating an award-winning year

We're proud to highlight the awards and recognitions we've had the honor of receiving over the past year!

Worcester Telegram's Best of Central Mass Community Choice Awards:

- Top 3 Credit Unions
- Top Locally-Owned Business
- Top Employer
- #1 Insurance Agency (Oak Tree Insurance Agency)
- Top 3 Financial Planning Services (Central One Retirement & Investment Center)

Named one of the Top 10 Best Credit Unions to Work for in 2025 by American Banker

Named Top Workplace in 2025 by Boston Globe

CCUA Names Devon Lyon CEO of the year

America's Credit Unions Marketing, PR & Development Council

- Diamond Award for Rebrand/New Corporate Identity
- Diamond Award/Best in Category for new website

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



When the Railers Score, Our Community Wins

We are proud to partner with the Worcester Railers in the fight against hunger in Worcester County. For each home goal this season, **Central One donates \$100 to the Worcester County Food Bank**, turning goals into real support for individuals and families across Worcester County.

The Railers have scored 36 home goals since Central One began supporting the team in mid-December. With each goal providing **250 meals** through the Worcester County Food Bank, every score represents another opportunity to make a meaningful difference in the community. That translates to **\$3,600 donated** and the equivalent of **9,000 meals** helping fight food insecurity across Worcester County so far.

Thinking about your savings?

Whether you're just beginning your savings journey or have been on track for awhile, Central One has a savings product for you:



Money Market

Offers a higher dividend rate than regular savings accounts with flexible access



Certificate

Pays a fixed higher dividend rate while securing your money for a set period



Boost Certificate

Open with as little as \$100, earn a premium dividend rate and continue adding up to \$10,000



IRA

Designed specifically for retirement, offering long-term growth benefits and tax incentives

Learn more about our savings products at centralfcu.com/accounts/savings

America Saves Week

America Saves Week kicks off on April 6th! Research shows that it only takes 21 days to form a healthy habit, and people with a savings plan are twice as likely to save successfully.

To get encouragement and tips on your savings journey, take the America Saves Week pledge at americasaves.org.

Coming soon: Buy Now, Pay Later

Central One checking account holders will soon be eligible to Split Your Payment or Plan Your Purchase through our Buy Now, Pay Later offers.

Whether you're planning a purchase or looking to spread out one you've already made, Buy Now, Pay Later can help you manage your cash flow and stay within your budget. Keep an eye on our website for more information.

Follow us on social media!



Have you checked out our new blog?

Stay up to date with the latest Central One events, financial education topics, and more at centralfcu.com/about/blog

...updates, special promotions, and more!

April is Youth Financial Literacy Month

Get in the spirit of Youth Financial Literacy month! Expand your financial knowledge through interactive and educational learning experiences with Zogo, our financial education partners. Get rewarded with gift cards as you learn!

We're excited to announce that Zogo is now available to use right from the Central One app!



Last call to submit an application for our 2026 scholarship programs!

We're awarding over \$10,000 through our Student Member Academic Scholarship and our Academic Scholarship! Applications are open through April 11, 2026.

Learn more and download an application at centralfcu.com/about/scholarships

Get your child started with good money habits with our Student Checking Account and get a FREE Stanley tumbler or a \$50 bonus!

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 by 4/30/26 gets you a free Stanley Tumbler or a \$50 bonus**!



Donate the gift of reading for Children's Book Month

In honor of Children's Book Month, we're joining Massachusetts Credit Unions to support their annual Children's Book Drive!

Reading opens the door to a child's imagination and learning, and this effort helps place inspiring stories right into their hands.

You can help us by donating new or gently used children's books at any of our branches throughout the month of April!



Save the Dates for Community Shred Days!

Saturday, May 16 - Milford Branch
Saturday, June 13 - Shrewsbury Branch
Saturday, July 18 - Westborough Branch
Saturday, September 12 - Auburn Operations Building
Saturday, October 3 - Northborough Branch

**Promotion valid through April 30, 2026. 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 (retail value \$50) OR \$50 bonus per account. \$50 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. Terms and conditions apply. Federally insured by NCUA.



Lisa Griffiths
Director of Insurance Services

Prepare for the season ahead with protection you can rely on

Spring is a season of fresh starts, and at Oak Tree Insurance Agency, we're grateful to be part of a community that values looking out for one another. As a Central One member, you may be eligible for exclusive group discounts that can help you spend less without giving up the coverage you need.

Our knowledgeable team is committed to making insurance feel simple, personal, and stress-free. Whether you're reviewing your auto insurance, protecting your home, or exploring other coverage options, we're here to offer guidance you can trust. No confusion, no pressure — just friendly, local service from people who care about our members and our community.

We're also honored to share that Oak Tree Insurance Agency has been named Best Insurance Agency in the Worcester Telegram's Best of Central Mass contest four years in a row. We see this recognition as an ongoing reflection of the trust and support of the community we love, and for that, we are forever grateful. This spring, as we all look ahead to brighter days, consider taking a fresh look at your insurance. You may be surprised at how much you could save without skimping on service or coverage.

Call us to get started with your complimentary policy review and find out how we can help you or visit oaktreeinsagency.com to get started today!



Meet Sammy Welsh, our new Financial Advisor

My name is Sammy Welsh, and I'm a new Financial Advisor here at Central One Retirement and Investment Center. I joined Central One in December of 2025, and I'm really excited to be part of this community.

I'm most passionate about financial education and helping people create a plan that actually fits their goals, lifestyle, and priorities — not the plan that worked for a friend, a neighbor, or parent. It's my goal to help people create a plan that's truly customized to where they are now and where they want to go.

One of the things I love about my role at Central One is that I get to visit our branches and work directly with members, making financial guidance accessible and personal.

And when I'm not working, you'll probably find me on the pickle ball court. I'm really looking forward to meeting you—don't hesitate to reach out!



Sammy Welsh, Financial Advisor
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Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Central One Federal Credit Union and Central One Retirement & Investment Center **are not** registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using Central One Retirement & Investment Center and may also be employees of Central One Federal Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, Central One Federal Credit Union or Central One Retirement & Investment Center. Securities and insurance offered through LPL or its affiliate are:

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| Not Insured by NCUA or Any Other Government Agency | Not Credit Union Guaranteed | Not Credit Union Deposit or Obligations | May Lose Value |
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Save Big on Tax Prep

Save **20%** on TurboTax® and enter for a chance to win **\$10,000** in the Tax Time Sweepstakes from Love My Credit Union Rewards.



Earn while you learn with Zogo! You could win **\$100** in Zogo rewards!



Zogo, our gamified financial education platform, is now available right in the Central One app! In April, the top 10 users who earn the most Zogo points through the app will receive

\$100 in rewards!

Getting started is easy:

- Log into your Central One banking app
- Click the “More” icon at the bottom
- Click “Zogo” under “Financial Tools and Resources”
- Start earning those points!



Promotion Description: The Central One April 2026 Zogo Contest (the “Promotion”) is sponsored and administered by Central One Federal Credit Union (the “Credit Union”). Eligible entrants who use the Zogo platform for educational content have a chance to win \$100 in Zogo rewards. The prize is non-transferable and cannot be exchanged for cash or other alternatives, except at the Sponsor’s discretion. No purchase is necessary, and making a purchase will not increase your chances of winning. The Promotion runs from April 1, 2026, at 12:01 AM through April 30, 2026, at 11:59 PM. This Promotion is available exclusively through the Zogo learning platform within the Central One Federal Credit Union’s official mobile banking app. Points earned outside of this period will not count toward the Promotion total. Ten prize winners will be selected based on the number of Zogo points (pineapples) each participant accumulates by completing educational modules in the Zogo app. The ten (10) participants with the highest number of Zogo points (pineapples) during the promotion period will each receive \$100 in Zogo rewards. Winners will be notified via email. If a winner does not respond within seven (7) days, an alternate winner may be chosen. Participants may enter the Promotion by earning points within the Zogo learning platform in Central One Federal Credit Union’s banking app. The Promotion is open to legal residents of the United States who are eighteen (18) years of age or older at the time of entry. Employees, officers, and directors of Central One Federal Credit Union (“Sponsor”), its affiliates, subsidiaries, advertising and promotion agencies, and their immediate family members or those living in the same household are not eligible to participate. Consent to Publicity and Release: By accepting a prize, winners consent to the use of their name and likeness for publicity purposes without further compensation, unless prohibited by law. Central One Federal Credit Union is federally insured by NCUA.