



Welcome Members of Consol Employees Credit Union!

Dear former CECU member:

I am writing to officially welcome you to Century Heritage, and to thank you for voting overwhelmingly in favor of merging your credit union with ours! We are already at work integrating your accounts into our systems. This will continue for the next few months.

With your membership in Century Heritage, we are excited to offer you an expanded array of services, including:

- ✓ Mobile Banking – Convenience includes mobile deposit and easy options for login.
- ✓ Credit Cards – Among the lowest rates in town, card rewards, and mobile card controls.
- ✓ Investment & Retirement Planning – Through Century Heritage Financial Advisors.
- ✓ Mortgage & Home Equity Loans – 1st & 2nd lien, and lines of credit.
- ✓ Auto Financing – Enabling you to shop and finance your vehicle right at the dealership.
- ✓ Small Business Loans – For your main source of income or your side gig.
- ✓ More Branches – There are 5 owned by Century Heritage. And through our relationship with the CO-OP shared branch network you can conduct business at 35 additional in the Pittsburgh area, and more than 5,600 nationwide.
- ✓ More ATMs – We are part of the Allpoint surcharge-free network offering more than 500 ATMs in the Pittsburgh area, and 55,000 worldwide.

Founded in 1936, Century Heritage has a long and rich history of serving households and businesses in Allegheny County. Now we have expanded to provide the unique benefits of a financial cooperative to seven counties in the Pittsburgh metropolitan area. Existing CECU members outside of that area and their families are also eligible for membership.

In reviewing the attached Change in Terms Notice we sincerely hope you will understand that our structure is designed for the benefit of members who invest by doing more of their “banking” with our financial cooperative. When you visit our website (chfcu.org) you will see that we usually offer among the best rates on savings and loans in the Pittsburgh area.

Thank you for entrusting us with your financial future! We look forward to serving your family!

Vincent Cerasuolo
President/CEO