

YOU BELONG

NEWS FOR CENTRA MEMBERS JULY - SEPTEMBER 2014



Any location



800.232.3642



Centra.org



From Anywhere



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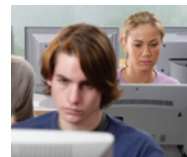
Federally Insured by NCUA. Equal Opportunity Lender.



Did You Know?

Centra Credit Union's Consumer U, found under Discover & Learn on centra.org has a wealth of valuable financial hints, tips and financial calculators, in English and in Spanish. A few of the topics are listed below and there is much more. Check it out today! Great information is a few keystrokes away.

- Financial ABCs
- Consumer Protection
- Credit Sense
- Loans & Financing
- Master Your Money
- Planning for the Future
- Small Business Savvy
- Youth Education



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Mobile Deposit

With Centra Mobile Deposit, you can deposit checks anywhere, anytime from your camera enabled (Android/iOS) smartphone or iPad into your checking account. To get started, download Centra Credit Union's Mobile Banking App today from the iTunes store or the Google Play store.

Easy Steps to Deposit a Check

1. Endorse the check with your signature and "Mobile Deposit Only."
2. Open the Centra Mobile Banking App.
3. Select Deposit and the Checking Account you want to deposit the check into.
4. Enter the amount of the check.
5. Take a picture of the front and back of the check.
6. Confirm and submit the deposit.

Holiday Closings

Friday, July 4 – Independence Day

Monday, September 1 – Labor Day



Why Stand In Line?

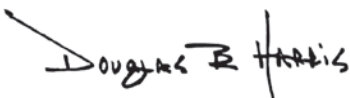
If someone tells me there's an alternative to waiting in line, they have my attention. I usually feel like I have better things to do with my time than stand in line. I want to share that same news with you about making a deposit. Now, no matter where you are, you can deposit a check using your mobile device. No more waiting in line.

Just download the Centra Mobile Banking app to your mobile device and you'll be ready to use Mobile Deposit. All you have to do is take a picture of the front and back of the check, submit the photos through mobile banking, and the money is deposited to your account. Think of the time we can all save by doing these things wherever and whenever it's convenient for us. (See p. 1 for details.)

Do you know all the ways you can avoid standing in line just by using Centra Mobile Banking, Online Banking or the Centra website (www.centra.org)? Check your balances. Transfer money from savings to checking or to a loan payment. Apply for a loan. Calculate a loan payment. Purchase a certificate. Pay your bills. Pay a friend back for lunch. Reorder your checks. Check deposit and loan rates. Shop for a car. Learn smart money management tips. Now that's convenience!

All this and more is available from Centra so you can bank anywhere, anytime. Banking with Centra is as simple as using the device in your pocket or the computer on your desk.

If you need help with any of the technology available, we'll be glad to walk you through getting started. Call us at 800-232-3642, visit our website at www.centra.org, or stop in the nearest Centra branch location. Then you can relax and avoid the line!



Doug Harris
President



Ready! Set! Go!

Conway Tours Upcoming Trips 2014

Oct. 9 – 16:

NORTH CAROLINA

Take a Motor Coach trip from mountains to ocean and all in between. Call for more information.

Sept. 27 – Oct:

NEW ENGLAND'S FALL FOLIAGE MOTOR COACH TRIP

View New England's Fall Foliage with a Motor Coach trip to Newport, R.I.; Cape Cod; Kennebunkport, Maine; New Hampshire; Vermont; Lake Placid, N.Y.

Oct. 20 – 27:

CALIFORNIA WEST COAST

Visit the California Coast and take in San Francisco for 3 days. Tour Napa Wine Train, Big Sur, Monterey, 17 Mile Drive, Hearst Castle, Santa Barbara, Los Angeles, San Diego, Reagan Library and much more.

Dec. 1 – 5:

CHRISTMAS IN THE SOUTH

Don't miss the Christmas in the South Motor Coach trip to Chattanooga, TN; Calloway Gardens, GA; Warm Springs, GA; Lake Lanier, GA; Christmas Inn and show in Gatlinburg, TN; and much more!

CONWAY TOURS, INC.

**2323 PENNSYLVANIA STREET
COLUMBUS, IN 47201**

**CALL: 812-379-9811 or toll free
1-877-866-5619**

Put **\$100** cash* in your pocket.

Refi your ride @ Centra.



Any location



800.232.3642



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From Anywhere



That's right, we can refinance your car, save you some money and put some cash in your pocket.

**Stop by your nearest
Centra location or call us
at 800-232-3642.**

We'll be happy to help!



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*No application fee or closing costs. All loans subject to credit approval. Normal underwriting guidelines apply. Minimum loan amount is \$10,000, and must be a new loan to Centra Credit Union. Current loan must be in place at least 6 months prior to refinance with Centra. Maximum term is 60 months. Automatic payment from Centra Credit Union checking account required for \$100 bonus. If automatic payment is from another financial institution, bonus will be \$50. Rate will vary by the term of the loan, your credit score and model year and mileage of vehicle. Cannot be combined with any other offer, coupon, or discount. Offer expires 7/31/2014. Federally insured by NCUA. Equal Opportunity Lender.

A Secured Credit Card is a great option!

Secured credit cards are great for establishing or rebuilding your credit history. Unlike prepaid cards, secured credit cards give you a credit line, and your payment activity will be reported to the major consumer reporting agencies.

Secured credit cards are also a good way for students to begin developing credit while staying within a predetermined budget.

Getting a secured card is easy! Funds you deposit at Centra are used as collateral for the credit card. You use the card like any credit card. You can rebuild your credit history by making on time monthly payments to all of your creditors and by keeping your balances low relative to the credit limit. Don't wait!

Start today to build or rebuild your credit! *Talk to us – we're here to help.*



Loretta M. Burd Scholarship Winners

Centra Foundation is delighted to award **Loretta M. Burd Scholarships** to ten students who are members of Centra Credit Union. Seven graduating high school seniors and three adult students were selected to receive \$1,000 scholarship awards. The scholarships will support tuition, books and fees towards a two-or-four year degree.

The 2014 Loretta M. Burd Scholarship program was very competitive. More than 130 applications were received. The evaluation process was based on academic achievements, extra-curricular and community involvement and an essay on the importance of developing sound money management skills.



Scholarship Selection Committee members; Therese Copeland; Executive Director Resource Development, Ivy Tech Community College, Elizabeth Manring, Sarah Cottrill and Lyndsay Kendrick; Union Street Branch Manager.

High School Winners

Frances Amick – Scottsburg High School; **Crystal Chen** – Carmel High School; **Gregory Haegele** – Columbus North; **Elizabeth Manring** – Columbus, Home School; **Sydney Newell** – Columbus East; **Hannah Schult** – Trinity Lutheran High School, and **Cameron Wiederhoeft** – Jennings County High School.

Adult/Non-traditional Students

Sarah Cottrill - Attending IUPUI; **Kelsey Moore** - Attending IUPUI, and **Carolyn Keeney** – Attending Ivy Tech –Sellersburg

Thank you to Centra members who have supported the scholarship program by making tax-deductible gifts to the Foundation. Those gifts enabled Centra Foundation to increase the number of scholarship awards from three to ten. Centra Credit Union will match gifts toward the 2014 - 2015 scholarship program. Please consider a gift and help us grow the **Loretta M. Burd Scholarship Fund**.

Visit www.centrafoundation.org to learn more about the matching gift program and our 2014 scholarship recipients.

Congratulations to all Centra student members who are graduating from high school or college!

Found Money

Scottsburg

We recently helped one of our Scottsburg members lower the interest rate of 20.9% on their credit card to our Visa Platinum at just 3.70% APR. That's quite a savings! Why not let us do a Loan Check-Up for you? Bet we can save you some bucks, too!

Be Safe

Not all public "hot spots" are secure. Many cafés, hotels, airports, and other public establishments offer wireless networks for their customers' use. These "hot spots" are convenient, but they are typically not secure. Ask the proprietor what security measures are in place. Be wary about



sending or accessing information from a public wireless network. To be cautious, you may want to assume that other people can access any information you see or send over a public wireless network. Unless you can verify that a hot spot has effective security measures in place, it may be best to avoid sending or receiving sensitive information over that network. Also, be wary of "shoulder surfers" who will try to watch you type your password from behind. Never leave your laptop unattended.

More information is available on our website, centra.org at Consumer U. Be aware of these scams and be safe!

Say Hello to the Sprint Credit Union Member Discount

Let us introduce you to valuable savings on monthly wireless bills, mobile phones and accessories.

It's all possible thanks to Invest in America and Sprint's Credit Union Member Discount program.

Visit www.lovemycreditunion.org/Sprint-169.html.



Overdraft Protection – When You Need It

All of Centra's checking accounts offer overdraft protection options. Choose the one that works best for you and enjoy some peace of mind.

The available options to cover an unexpected or unintended negative balance are:

- **Overdraft coverage from a Centra Home Equity Line of Credit.** There is no cost to transfer.
- **Overdraft coverage from a Centra LoanLiner (an unsecured line of credit).** There is no cost to transfer.
- **Automatic overdraft coverage from your Centra Money Market Savings Account.** Each transfer (up to 6*) from your savings account to your checking account is \$.50.
- **Automatic overdraft coverage from your Centra Regular Savings Account.** Each transfer (up to 6*) from your money market account to your checking account is \$.50.
- **Centra offers a Courtesy Pay program** that prevents your check from bouncing and also allows your electronic payment to process even if you do not have the funds to cover the transaction. With this program, you'll still have an overdraft fee charged to your account by Centra, but you will not incur the merchant returned check charge.

Centra, at its discretion, will cover additional items up to a maximum of \$500. After \$500 is reached, Centra will no longer cover the overages. Centra's standard Courtesy Pay fee is \$26 per item, up to a maximum daily amount of \$78. Please see Centra's Discretionary Courtesy Pay Disclosure for more details about the program.

Stop by any Centra location or contact us at 800.232.3642 for additional information. We're centered around you and we've got you covered.

* Federal Regulation D restricts electronic transactions from savings and money market accounts to six (6) per calendar month. Opportunity Accounts are not eligible for Courtesy Pay.

Raise Your Rate

Did you know you have an even better option for your deposit balances with our new Raise Your Rate Certificate? Not only do Raise Your Rate Certificates pay a market-leading rate, but you can rest easy if rates begin to rise. The Raise Your Rate Certificate is available in either a 36-month or 60-month term. During the term of the certificate, you may increase your dividend rate once for the 36-month certificate or twice for a 60-month certificate. Contact us for details at 800-232-3642 or stop any branch location. Better yet, just logon to centra.org.

Student Checking

As students prepare for school this fall, make sure they have all the financial tools at their fingertips. You can count on Centra's mobile technology to make your student feel right at home with what they know best – technology! From student checking with free ATM transactions to debit/ATM cards, Mobile Deposit and Popmoney, Centra makes banking convenient.



Mobile Credit Card App

Managing your credit card just can't get any easier with Centra's Mobile Credit Card App. Do you need to check your account balance? Want to review recent credit card transactions? You can with this new app. You can also make payments to your card, report your card lost or stolen, and dispute a transaction.

It's just that simple! Download on the App store or get it on Google.

Where We Are

Member Service Centers

Columbus

National Road
1430 National Road
PO Box 789
Columbus, IN 47202
(812) 376-9771
(800) 232-3642

Union Street

601 Union Street
PO Box 789
Columbus, IN 47202
(812) 372-8811

26th Street

2020 26th Street
PO Box 789
Columbus, IN 47202
(812) 378-5962

SR 46 West

2165 Jonathan Moore Pike
PO Box 789
Columbus, IN 47202
(812) 376-7661

Walesboro

2010 W. 450 South
Columbus, IN 47201
(812) 342-4403

Edinburgh

11700 North U.S. 31
PO Box 158
Edinburgh, IN 46124
(812) 376-9979

South-Central Indiana Greensburg Plaza

1803 North Lincoln St.
Suite A
Greensburg, IN 47240
(812) 662-9392

Madison

303 Clifty Drive
PO Box 1050
Madison, IN 47250
(812) 273-8844

North Vernon

975 Veterans Drive
North Vernon, IN 47265
(812) 346-9596

Seymour

520 South Jackson Park Dr.
PO Box 363
Seymour, IN 47274
(812) 523-3230

Shelbyville

2450 E. State Road 44
Shelbyville, IN 46176
(317) 392-2100

Southern Indiana Clarksville Walmart

Walmart #1476
1351 Veterans Parkway
PO Box 2927
Clarksville, IN 47129
Phone: (812) 284-4180

Jeffersonville

2125 Veterans Parkway
Jeffersonville, IN 47130
(812) 288-2450

New Albany

710 Pillsbury Lane
New Albany, IN 47150
(812) 944-1325

Scottsburg

281 N. Gardner
PO Box 400
Scottsburg, IN 47170
(812) 752-3377

Scottsburg Walmart

Walmart #1142
1618 W. McClain
PO Box 354
Scottsburg, IN 47170
Phone (812) 752-7010

Sellersburg

7812 State Road 60
Sellersburg, IN 47172
(812) 280-2820

Indianapolis

Carmel
11711 N. Pennsylvania,
Suite 101
Carmel, IN 46032
(317) 843-5380
(800) 421-4111

Shadeland

4562 N. Shadeland Ave.
Indianapolis, IN 46226
(317) 541-1960

Outside Indiana

Jamestown, NY
4720 Baker Street
PO Box 26
Lakewood, NY 14750
(716) 763-4405

Whitakers, NC

9377 N. U.S. 301
PO Box 100
Whitakers, NC 27891
(252) 437-9214

Administrative Centers

Columbus

Corporate Offices
3801 Tupelo Drive
PO Box 789
Columbus, IN 47202

Mortgage Center

70 Carr Hill Road
PO Box 789
Columbus, IN 47202

Jeffersonville

Southern Indiana Administrative Center
1990 Charlestown New
Albany Pike
Jeffersonville, IN 47130

Shared Branch and ATM Locations

For a list of nationwide shared branches and ATM locations, visit www.centra.org.



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government