

YOU BELONG

NEWS FOR CENTRA MEMBERS JANUARY - MARCH 2014

Top 5 New Year's Resolutions To Save Money

- 1. Transfer** all your holiday bills to one of Centra's low rate, no annual fee credit cards and pay no balance transfer fee; or transfer them to a convenient Home Equity Line of Credit.
- 2. Tackle** those home improvement projects with a competitively priced Home Equity Loan.
- 3. Refinance** your vehicle to a lower rate at Centra. You could save big with smaller monthly payments.
- 4. Lower** your mortgage payments or shorten the length of time left on your mortgage with a quick and easy refinance option.
- 5. Switch** your checking to Centra's Free Checking to avoid fees.



Call, click or visit us today.

Let's see how much **YOU** can save this year.

Did You Know?

Dangers Lurk Everywhere – Be Aware and Be Safe

Centra is adding a new feature to our quarterly newsletter called Be Safe. Each quarter we'll address some of the most prevalent financial scams and provide you with relevant resources, many of which can be found on our website, centra.org, under the Discover and Learn Tab at Consumer U.

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Centra Holiday Program

December was a festive and giving time for Centra branches and members.



Christmas trees were decorated with gift tags representing the needs of local children. The Centra Foundation organized the Holiday Program to support the Salvation Army and FOP Cops & Kids programs. We would like to thank Centra members who made a financial donation to help meet the needs of less fortunate children in our communities.

Holiday Closings

January 20 – Martin Luther King Jr. Day

February 17 – President's Day

Make Your Life Easier

Looking for ways to save time and make your life easier? How does doing your banking quickly, any time of day and from anywhere you are sound? That's exactly what Centra can do for you!

Thinking late at night about that new kitchen you've been wanting? Apply for a home equity loan online!

Wondering what your loan payment might be for that new car you've been wanting? Just go to the Centra website at www.centra.org to use the payment calculator. We also have a convenient online auto shopping tool where you can compare makes, models, features and costs. Just go to the "You Can" tab on our website and click "Shop for a Car." Not only that, but you can apply for your car loan from the same website. Now that's car buying made easy!

Maybe you're at your child's basketball game and just remembered a bill you haven't paid yet that's almost due. Use Centra's online BillPayer service to quickly and easily make all kinds of payments electronically. It's free, too! You don't even pay the cost of a postage stamp. Sign up through Centralink, Centra's online banking service.

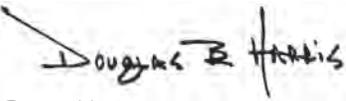
Need to pay a friend back for lunch that she bought the other day? Put Popmoney to work for you. All you have to know is your friend's email address or mobile phone number.

And speaking of mobile devices, wouldn't it be great if you could just pick up your phone and transfer money from your savings account to checking so you'll have enough money to use your debit card? You can! Download the Centra online banking app for iPhone or Android. If an iPad is your online tool, access your account with the Centra iPad app.

Want to transfer money to your son's account while he's away at college? Just do an account to account transfer using online banking.

Even if you're planning ahead for retirement, there's plenty of information on our website through Consumer U (under the Discover & Learn tab) or the Invest & Insure tab. Take advantage of all the resources available!

Let our technology enhancements allow you to spend less time doing your banking so you have more time to enjoy life. Check out all the benefits of banking through www.centra.org. You'll be thrilled with how much time you can save. And if you need help getting started, we'd be glad to walk you through how to use any of these convenient services. Just give us a call or visit your nearest Centra location. Our staff members are happy to help!



Doug Harris
President



2014-2015 Loretta M. Burd Scholarship Program

The Centra Foundation and Centra Credit Union place a high value on education and the importance of individuals pursuing higher education opportunities to earn college degrees. Graduating high school seniors are encouraged to apply to the Loretta M. Burd High School Scholarship program. Adult students should apply to the Loretta M. Burd Adult Scholarship program. Individuals selected to receive a scholarship will receive a minimum of \$1,000.

The Centra Scholarship Program was renamed to honor Chief Executive Officer Loretta Burd on her retirement from the Centra Credit Union after 47 years of service and is supported by donations from Centra Credit Union members. Scholarship applications are available at www.centrafoundation.org. Applications from Centra members will be accepted electronically and must be received by Monday, February 17th. Contact Lyn Morgan, Centra Foundation President, lmorgan@centra.org.

Conway Tours Upcoming Trips 2014

May 8 - 17:

BRITISH LANDSCAPES

Includes London, York, Cambridge, Stonehenge, North Wales, Scotland and much more.

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CONWAY TOURS INC.
2323 PENNSYLVANIA STREET
COLUMBUS, IN 47201
www.conwaytoursindiana.com

Ways Centra Can Save You More

Loans for your home!

\$100 off

closing costs on a First Mortgage
or Home Equity Loan.

All loans are subject to credit approval. This offer is good for new loans to Centra and is not valid with home equity lines of credit. Offer is available for a limited time, is subject to change without notice, and cannot be combined with any other discount offer. One coupon per member. Please present coupon.

Plans for a new car?

.25% off

on a Vehicle Loan closed at a
Centra branch.

All loans are subject to credit approval. The rate reduction is good for passenger vehicle loans only that are closed at a Centra branch and that are new loans to Centra. The coupon does not apply toward unsecured loans, mortgages or business loans. This offer is for loans over \$7,500 to members who use automatic deduction of payment from a Centra checking account. Offer is available for a limited time, is subject to change without notice, and cannot be combined with any other discount offer. One coupon per member. Please present coupon.

Board of Directors' 2014 Candidates Announced

Each year, according to our bylaws, a Nominating Committee presents a slate of candidates to fill Board of Directors' vacancies. The following individuals have been nominated to serve.

Board of Directors

Alan Degner is the Director of Workforce Development at Elwood Staffing. He was raised on a farm in northwest Indiana and went on to earn a Juris Doctorate degree from the Indiana University School of Law-Indianapolis, as well as a Bachelor of Science degree from the Krannert School of Management at Purdue University. Alan has worked in both the public and private sectors in roles ranging from the President of the Indiana Small Business Development Corporation to the Commissioner of the Indiana Department of Workforce Development. Alan has served on the Centra Board since 2007. He and his wife, Renee, are active in community organizations and reside in Columbus with their two children.



Brian McBroom most recently served as Director of Enterprise Risk Management and Operations Excellence at Cummins Inc., and was formerly with Chrysler LLC in various managerial roles within Finance. Brian graduated from the University of North Carolina with a Bachelor of Science degree in Business Administration and received his Master of Business Administration degree from Clark Atlanta University in Finance and Marketing. Brian is also the Treasurer of the Columbus Parks Foundation and has been a member of the Centra Board of Directors since 2011.



Supervisory Committee

David Shinkle currently works at Nikkei MC Aluminum America, Inc. as Accounting Manager. Previously, David worked for a local accounting firm as an Associate Member, Director of Assurance Services. David is a graduate of Ball State University with a B.S. in Accounting and is a member of the Indiana CPA Society and the American Institute of Certified Public Accountants. David is a member of the Columbus Sunrise Rotary Club and is currently the Club's Foundation Chair. He has previously served as the Club's President, Treasurer, Club Service Chair, and Vocational Committee Chair. David is involved in children's ministry at his church.



Nominations for the Board of Directors may also be made through petition. The petition must contain the signatures and account numbers of a minimum of 5% of the total membership, which would equate to a current minimum of 6,376 members. Valid petitions must be filed with the Secretary of the Board of Directors prior to March 1, 2014. Written statements of qualifications, biographical information, and willingness to serve if elected must accompany all petitions.

Centra Credit Union's 2013 Annual Meeting will take place on Monday, April 7, 2014 at 6 pm at the YES Cinema at Commons Mall in Columbus.

Individual Retirement Accounts

Whether you need money for retirement or education, Centra has investment options to help your money grow, including:

Traditional IRAs

Roth IRAs

Coverdell Education Savings Accounts (Education IRAs)



For 2013, the maximum you can contribute to all of your Traditional and Roth IRAs is the smaller of: \$5,500 (\$6,500 if you're age 50 or older), or your taxable compensation for the year. In addition to traditional savings and certificate choices, we also have an 18-month IRA certificate that you can continue to make regular deposits to year-round. For more information about retirement contact Centra or visit your local Centra office today.

Found Money

Columbus

We were able to use the equity in our member's auto loan to refinance his 1st and 2nd mortgages, saving him around \$350 a month in payments, as well as a combined 5% in interest! See how much a Loan Check-Up might save you.

Be Safe

Internet Scams

Internet consumer fraud is a big business in today's world, especially with the vast use of websites and e-mail. According to the National Consumer League's Internet Fraud Watch, there are some scams that are more prevalent than others. Let's look at two of the Top 10 Internet Fraud Scams in the United States.

Online Relationship

In this scam, a con artist develops an online relationship with someone and then convinces the "victim" to send money to him/her for some reason. It may be money for transportation to meet the victim or just money to "pay off some debt." Whatever the case may be, it is not true and is also dangerous.



Nigerian Letter Scams

In this scam, you are promised by a "government official" or other high ranking official (or his/her family member) of a foreign country to receive a large amount of money when you provide your financial information to transfer money out of the country. The perpetrator will then use the information provided to empty out your bank account. Additionally, the perpetrator may persuade you that money is needed up front to pay for fees or bribe officials.

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



Choose Your Rewards!

Centra has just the right checking account for you. Does up to 4.00% APY* interest sound like your kind of account or do you like rewards points to enjoy merchandise, gift cards and travel for free? You win either way!

Centra's High Interest Checking pays up to 4.00% APY*, with rates tiered by balance. According to Bankrate.com, a recent survey of 56 high-yield checking accounts found 1.64% to be the average interest rate among them. The average checking account balance in America is just over \$3,000, so let's do the math. With Centra's High Interest Checking, you'd earn \$80 over the course of a year. Small balances pay big returns with this account! Check it out! (Excuse our pun!)

If earning rewards points is your hot button, then ask us about Centra's Rewards Checking. You can build CURewards points quickly by using your MasterCard® debit card, which is part of your Rewards Checking Account, for purchases. Start earning today on what you would be spending anyway! For more information on CURewards, visit <https://www.curewards.com>.



Call, click or come see us today to get started earning more!

*APY = Annual Percentage Yield. Rates are based on balance in account. See Centra locations or www.centra.org for details.

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.** Each transfer from your line to your checking account is **FREE!**
- **Overdraft coverage from a Centra LoanLiner (an unsecured line of credit).** Each transfer from your LoanLiner to your checking account is **FREE!**
- **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 Money Market 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's standard Courtesy Pay fee is \$26 per item, up to a maximum daily amount of \$78. After you have reached the \$78 daily maximum, 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. 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, then rest easy.

* Federal Regulation D restricts electronic transactions from savings and money market accounts to six (6) per calendar month.

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