

YOU BELONG

NEWS FOR CENTRA MEMBERS JANUARY - MARCH 2013

Mobile Banking Arrives Amid Rave Reviews!

Centra's Mobile Banking is an easy and secure way to bring banking to your fingertips – anytime, anywhere, 24/7. Check your balances while shopping, transfer funds from account to account while on vacation, and pay bills to ensure they get to where they need to be on time, every time even when YOU are rushed for time.

So let's get started.

- Log in to CentraLink Online Banking as you normally do.
- Select MOBILE BANKING from the ACCESS ACCOUNTS drop down menu.
- Register your phone.

Looking for more detailed illustrations? Just select MOBILE BANKING from the Personal drop-down menu on Centra's home page at centra.org and click the link to the tutorial.

If you have any questions or need a bit of help getting set up, you just contact our Call Center at 800-232-3642, option 4.



Did You Know?

With CentraPhone you can bank by phone 24/7.

Get account balances, transfer funds, make loan payments and more. Whenever you need us, we're just a phone call away. To bank by phone, you'll need the Personal Identification Number (PIN) that was given to you when you opened your account. Forgot your PIN, or want more information on banking by phone? Contact Centra or visit your nearest Centra location.

In Columbus, dial 378-0012 and 800-458-4771 from everywhere else!

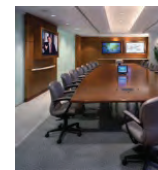
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Holiday Closings

- January 1 – **New Year's Day**
- January 21 – **Martin Luther King Day**
- February 18 – **Presidents' Day**
- March 31 – **Easter Sunday**

A New Era Begins . . .

The end of an era always brings a new beginning. With the retirement of our long-time CEO Loretta Burd in December, Centra is beginning a planned and smooth transition to new leadership in Doug Harris. Doug has been a vital part of Centra for nearly 12 years, initially as Chief Financial Officer, then Executive Vice President.

"On behalf of Centra's Board of Directors and employees, I would like to thank Loretta for her 47 years of dedicated services," Harris said.

"I want to thank her for her wisdom and vision. Centra is a company of financial strength and has such a bright future due to her leadership. I look forward to the opportunity to carry on the tradition and the course that has been set. I am committed to continuing to create value for our membership through market-leading rates, low fees, world class service, technology advances, and financial consulting benefits."

Having been part of the financial services business since 1985, Doug joined Centra in April 2001. He is active as Vice President of the Credit Union Centers Board of Directors. CU Centers is the organization that oversees the shared branching network which provides more than 4,400 nationwide branch locations for Centra and other credit union members to use. He has joined the Board of kidscommons, Columbus' children's museum, and was recently appointed to the Indiana Credit Union League Governmental Affairs Committee.

Doug earned a Bachelor of Science degree in Marketing, as well as a Master of Business Administration degree in Finance, both from Ball State University. He also attended the Credit Union Executives (CUES) CEO School at the University of Pennsylvania.

Centra welcomes Doug Harris as Centra's new President.



2013 Trips for Centra from Conway Tours

April 31 – May 7: **SOUTHERN CHARM**

Discover the beauty and charm of the South as we head off to St. Simons Island, Jekyll Island, and Savannah, GA; Charleston, SC; Asheville, NC and a fun-filled Shrimp Boat Cruise.

June 17 – 24: **PACIFIC NORTHWEST**

Fly to Seattle, WA and then on the Mt. Hood, traveling the beautiful rugged coastline of Oregon. Enjoy sand dune buggy jaunts and a jet boat ride on the Rogue River. Be enthralled by the Redwoods of California and the Avenue of Giants. Relish the activity on Pier 39 in San Francisco.

July 6 – 14: **CANADIAN ROCKIES & GLACIER NATIONAL PARK**

Slumber along on an overnight train to Montana and experience the fun of a jammer ride through Glacier National Park. We go next to Banff, Canada for 3 nights, where we'll ride ice coaches on ice fields, and visit beautiful Lake Louise. You will see some of the most extraordinary scenery North America has to offer. Don't forget your passport!

Future Destinations – watch the newsletter for more details:

August – Alaska Land & Cruise

August – Scottsdale, AZ Grand Canyon National Park, Lake Powell, Monument Valley, Bryce Canyon National Park, Zion National Park and Las Vegas.

September – Michigan, featuring Mackinac Island, Sleeping Bear Sand Dunes, plus additional sites.

September – Wisconsin offers The House on the Rocks, Wisconsin Dells, Door County and a ferry ride across Lake Michigan on the S.S. Badger!

Many more trips to follow.

CONWAY TOURS INC
2323 PENNSYLVANIA STREET
COLUMBUS, IN 47201

CALL: 812-379-9811 or toll free 1-877-866-5619 for more information or a day to day itinerary.

Centra Annual Meeting Date Set

Please join us for the 2012 Centra Annual Meeting to help celebrate the successes of the past year. The meeting will be held Monday, April 15 at Columbus East High School. Doors will open at 5:30 p.m., and the meeting will begin at 6 p.m.

CentraLink Online Banking

At Home, At Work and On-The-Go!

With just one click, you can access your accounts from the privacy of your home 24 hours a day. CentraLink, our Online Banking service, allows you to check your account history, make payments, transfer funds between accounts, and even view online copies of checks that have cleared your account. To view check images, log on to CentraLink, and click the checking account suffix to view the account history.

Board of Directors' 2013 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

James Johnson joined Cummins in 1981, having almost 10 years' prior experience with General Motors Corporation. After holding positions in operations quality and manufacturing, he also held assignments in manufacturing strategy, new product introduction, program management and new business development prior to his retirement. Johnson received an Industrial Engineering degree from General Motors Institute and an MBA from Ball State University. He has served on the Centra Credit Union Board for twelve years, currently serves on the Board of Directors for Centra Financial Services, and also is a member of the Columbus Area Economic Growth Council, Columbus Visitors Center Board of Directors and the Bartholomew County Long Term Recovery Team.



Mary Stroh, J.D. is a native of Columbus. Mary has been an attorney with Sharpnack, Bigley, Stroh & Washburn since 2010. Prior to joining the firm, Mary received her B.A. in Psychology from DePauw University, and her J.D. from Indiana University School of Law-Indianapolis, cum laude. Mary is a member of the Bartholomew County Bar Association, the Indiana Bar Association, and the American Bar Association. Mary is currently, or has served, on the Foundation For Youth Board of Directors, Children Inc. Board of Directors, Bartholomew County Bar Association Board of Directors as President, and the Lincoln Central Neighborhood Family Center Board of Directors. Mary has also been active at First United Methodist Church, a coach for Columbus Express Soccer Club, and a 2012 graduate of Leadership Bartholomew County.



Supervisory Committee

Stephen Stringer currently works at Blue & Co. as a Tax Manager. Stephen graduated from Indiana Wesleyan University with a B.S. in Accounting, from Eastern Illinois University with a B.S. in Health Administration, and from Saint Louis University with a Master of Health Administration degree. Stephen is a member of the American Institute of Certified Public Accountants and member of the Indiana CPA Society. Stephen serves on the Hospice of Southeastern Indiana Board of Directors, where he serves on their Finance Committee. He also recently completed the Leadership Bartholomew County Program and serves in numerous positions with his church.



Cheryl Buffo works as a Business & Data Analyst for Reams Asset Management. She formerly worked for Irwin Management Company, kidscommons and Cummins Inc. Cheryl is a graduate of Indiana University School of Business and the University of Strasbourg (France). Cheryl has served on finance, capital campaign, strategic planning, and education committees for kidscommons, Turning Point, The Commons Board and North Christian Church.

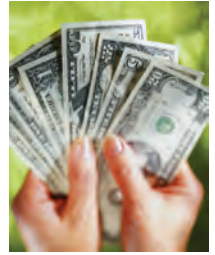


Nominations for the Board of Directors may also be made through petition. The petition must contain the signatures and account numbers of a minimum of 5% of the total membership, which would equate to a current minimum of 6,310 members. Valid petitions must be filed with the Secretary of the Board of Directors prior to March 1, 2013. Written statements of qualifications, biographical information, and willingness to serve if elected must accompany all petitions.

Centra Credit Union's 2012 Annual Meeting will take place on Monday, April 15, 2013 at 6 p.m. at Columbus East High School.

Found Money

Try what many of our members have done to find money they didn't know they had. It's simple, it's fast and it's free. Stop in any Centra Branch and let us review your various loans and credit cards; see what your current rates are and we'll try to find a way to reduce your interest rate, lower your monthly payment, or both!



Ms. C - Jeffersonville

We were able to use the equity from her new vehicle and pay off a higher interest vehicle to combine into one payment. The refinance also had enough equity that we were able to use it to pay off several credit cards with much higher interest. The vehicle we used went from a rate of 8.74% to 6.95%. For the new vehicle, we were able to give her a rate of 3.41%. This has saved the member \$146 per month.

Mr. M - Columbus

We were able to get the member's auto rate down from 14.96% to 7.84%, saving him \$65 a month (more than \$3,500 over the next 5 years)! We also consolidated two credit cards to our 3.9% promotional rate, saving another \$50 per month!

Being Centered Around You means helping you in any number of ways to manage your budget. Stop in today!

Save money on your Sprint wireless plan!

As a credit union member, there's never been a better time to save money on

your wireless service. Sprint has phones, PDAs, push to talk, data service plans, music downloads, TV and more! Plus, with Sprint's New Satisfaction Guaranteed Policy, you get a chance to open a new line of service and try Sprint for 30 days! Visit www.lovemycrreditunion.org for more details!



Centra's YOU Card,

a Visa® Signature card, offers a premium package of features and benefits designed just for YOU.



With a 0% 12-month introductory rate that converts to a variable APR, currently as low as 8.25% APR, CUREwards earned for every purchase, no annual fee, cash back, digital services and merchandise/travel perks – YOU've got the perfect card. Exclusive features include cell phone protection, identity theft protection, roadside assistance; Visa concierge services and much more.

Getting the new YOU Card is as simple as applying online, calling our Contact Center at 800-232-3642 or visiting any Centra location. Start enjoying all the perks YOU've earned!

A Must-Have For 2013

Who doesn't need a 2013 Calendar? You may have them hanging on the back of the laundry room door to remind you of your pet's medications, in the kitchen with your carpooling days, or at Grandma's house with all the kids' and grandkids birthdays penciled in. Everyone can use a calendar, especially one that serves double duty. When you make a small contribution of \$5 to the Centra Foundation, we'll give you one. It's also a great reference for Centra's closing schedule, and it's packed with interesting trivia.



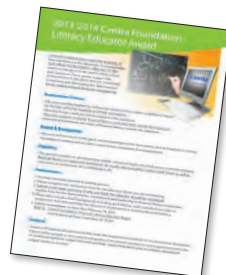
Centra Foundation Scholarship Applications Available

Applications are now available for the Centra Foundation's Scholarship Program. The Foundation will be awarding three \$1,000 scholarships for higher education in 2013. The application process is open to Centra members whose accounts are in good standing.

The awards will be made payable directly to the winners' schools to cover tuition, books, and/or fees. Complete eligibility requirements and selection criteria are available on centra.org. The deadline for application submission is February 17, 2013.

Centra Financial Educator's Award

Good money management skills start at an early age – and the right teachers can make all the difference. To honor teachers who provide financial literacy education, the Centra Foundation offers the Financial Literacy Educator Award, which provides two teachers with \$1,000 each to spend on classroom resources. The deadline for applications is February 17, 2013. Visit our website for more information and to download the application today.



Where We Are

Columbus

National Road
1430 National Road
Columbus, IN 47201
(812) 376-9771
or (800) 232-3642

Union Street

601 Union Street
Columbus, IN 47201
(812) 372-8811
or (800) 451-8185

26th Street

2020 26th Street
Columbus, IN 47201
(812) 378-5962

St. Rd. 46 West

2165 Jonathan Moore Pk
Columbus, IN 47201
(812) 376-7661

Walesboro

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

Edinburgh

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

Mortgage Center

70 Carr Hill Road
Columbus, IN 47201
(812) 314-0420

South-Central Indiana

Greensburg Plaza
1803 N. Lincoln St.
Greensburg, IN 47240
(812) 662-9392

Greensburg

734 W. Main St.
Greensburg, IN 47240
(812) 663-5807

North Vernon

975 N. Veterans Dr.
North Vernon, IN 47265
(812) 346-9596

Madison

303 Clifty Dr.
Madison, IN 47250
(812) 273-8844

Seymour

520 S. Jackson Park Dr.
Seymour, IN 47274
(812) 523-3230

Shelbyville

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

Scottsburg

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

Scottsburg Walmart

1618 West McClain
Scottsburg, IN 47170
(812) 752-7010

Southern Indiana

Clarksville
Clarksville Walmart
1351 Veterans Pkwy.
Clarksville, IN 47129
(812) 284-4180

Jeffersonville

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

New Albany

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

Sellersburg

7812 St. Rd. 60
Sellersburg, IN 47172
(812) 280-2820

Indianapolis Carmel

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

Shadeland

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

New York

Jamestown
4720 Baker St.
Lakewood, NY 14750
(716) 763-4405

North Carolina

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

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