

YOU BELONG

NEWS FOR CENTRA MEMBERS APRIL - JUNE 2013

Please Join Us for Centra Credit Union's

2012 ANNUAL MEETING

Monday, April 15, 2013

Columbus East High School Auditorium
230 South Marr Road, Columbus, IN

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Doors open at 5:30 pm • Meeting begins at 6:00 pm

Keynote Speaker:  
IU Basketball Legend  
**Damon Bailey**



Autograph session with **Damon Bailey** following the conclusion of the meeting.

Free photos of Damon are available.

Door prizes include: an iPad, Pacers' autographed basketball, cash and more

- Indiana Mr. Basketball (1990)
- USA Today High School Player of the Year (1990)
- McDonald's All-American (1990)
- Big Ten Freshman of the Year (1991)
- NCAA All-American Third Team (1994)
- NBA Draft-44th to the Indiana Pacers (1994)

**Tickets are free, but required.**  
Get your tickets at any branch today.

## Have you discovered Mobile Banking?

### Centra Credit Union's Mobile Banking Is Secure!

Our Mobile Banking uses the same trusted security features as CentraLink Online Banking. Your privacy and security are very important to us.



No personal or financial information will ever be stored on your phone and your account numbers are never displayed.

Bank your way - anytime, anywhere, 24/7. Check balances while shopping, transfer money, pay a bill - it's all possible wherever you are, whenever you want with Centra's Mobile Banking.

Go to our website [www.centra.org](http://www.centra.org) for more information and to sign up.

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### Holiday Closings

**May 27, 2013 – All Locations Closed**

**July 4, 2013 – All Locations Closed**

Centered around **you.** **CENTRA CREDIT UNION**

# Outstanding 2012 Growth

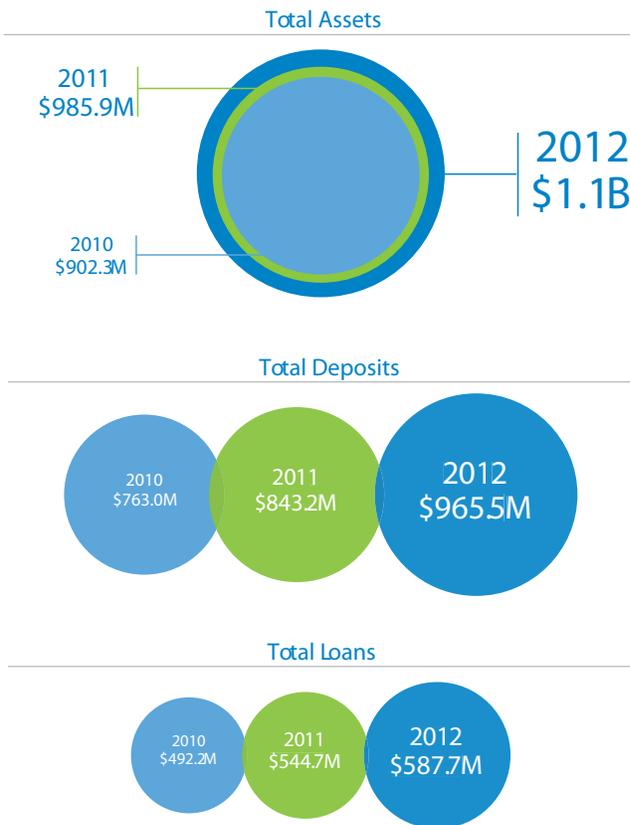
Centra achieved a major milestone in 2012 by surpassing the \$1 Billion mark in total assets, ending the year at \$1.13 billion. This milestone was achieved through strong asset growth in 2012 of \$145 million, or 14.7%, over year-end 2011 figures. Several other 2012 performance metrics were cause for celebration as well.

Loan growth for the year totaled \$41.1 million, or 7.5%, which exceeded the national credit union average of 4.4%. Centra ended the year with total loans of \$596 million. Other highlights included robust growth in auto loans of \$22.3 million, or 12.4%, and in first mortgages in which a record \$21.8 million, or 11.8%, increase was achieved.

Deposit growth in 2012 was even better with an increase of \$131.3 million, or 15.7% as compared to the national credit union average of 6.4%. Deposit growth keeps Centra in a strong liquidity position to continue growing loans in future years.

Centra's capital ratio of 10.5% remained well above the 7.0% ratio that is required by federal regulators to qualify as a well-capitalized institution. This is an excellent indicator of our financial stability. The organization earned after-tax Return on Average Assets of .85% resulting from net income of \$9.6 million.

Centra also maintained its 5-Star Bauer rating for the 70th consecutive quarter. Bauer Financial, Inc. is the nation's leading independent credit union and bank rating firm. A 5-Star rating is their highest classification and is based on the financial condition of the credit union.



# 2013 Trips for Centra from Conway Tours

## July 6-14: TRAIN TRIP

Glacier National Park and Canadian Rockies. Two-day train trip to Montana. Tour the glacier in Jammers and spend 3 nights in Banff. Ride snow coaches on ice fields. Enjoy the most beautiful scenery in North America. Passports required.

## September 6-11: WISCONSIN MOTORCOACH TRIP

Visit the House on the Rocks, Wisconsin Dells, Door County, Lake Geneva, Kenosha.

## September 16-23: CANYON COUNTRY

Breathtaking sites include Las Vegas, Sedona, Grand Canyon National Park, Lake Powell, Bryce National Park, Zion National Park.

## September 19-29: CANADA AND NEW ENGLAND CRUISE

Relax on a 10-night cruise on Royal Caribbean as we visit Quebec City, Quebec; Prince Edward Island, Newfoundland; Halifax, Nova Scotia; Bar Harbor, Maine; Portland, Maine, and Cape Liberty, NJ. Passports required.

## September 28-October 6: NEW ENGLAND FALL FOLIAGE MOTORCOACH

Newport, RI; Cape Cod; Kennebunkport, Maine; Vermont; New Hampshire; Lake Placid, NY and much more.

### CONWAY TOURS INC.

2323 PENNSYLVANIA STREET  
COLUMBUS, IN 47201

[www.conwaytoursindiana.com](http://www.conwaytoursindiana.com)

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

# You Save \$25 or more

on your monthly Auto payment when you bring your loan to Centra\*.

No Closing Costs – Period.

**Guaranteed.**



Connect With Us Today!

By Phone



Online



In Person



Ask us how much  
**YOU CAN save!**

\*All loans subject to credit approval. Normal underwriting guidelines apply. Minimum loan amount is \$7,500 and must be a new loan to Centra Credit Union. Standard loan terms apply (for applicable model years) plus 6 months. Rate will vary by the term of the loan and your credit score. Automatic payment from Centra Credit Union checking account checking account required. \$25 savings assumes no change from current balance.

# Visit ConsumerU Centra's Financial University

Welcome to ConsumerU, where you'll find a wealth of information with the click of a mouse. Now more than ever it's important to know how to balance a checkbook, create a budget, spend wisely, avoid accumulating debt, and plan for life events like college and retirement. Courses on this site will teach you how to manage money, credit and debt wisely, avoid fraud, and plan for your future. Centra's website, [centra.org](http://centra.org) brings ConsumerU right to YOU. Simply click on DISCOVER & LEARN on our website and select ConsumerU from the drop down menu.

- **Consumer Protection**
  - ATM Safety and You
  - Identity Theft and You
  - Internet Scams
  - Safeguard Valuables
  - Overdraft Protection
  - Credit Card Fraud
  - Check Fraud Protection
  - Telemarketing Scams
  - The Check 21 Act
  - Travel Tips
- **Credit & Loan**
  - Choosing a Credit Card
  - Mortgage Financing
  - Consolidating Debt
  - Credit Card Rules
- **HARP**
  - How to Buy a Home
  - How to Buy a New Car
  - How to Buy a Used Car
  - Avoid Foreclosure: MHA
  - Selling Your Home
  - Using Credit Cards Wisely
  - Foreclosure: What to Know
- **Financial ABCs**
  - Checking Account Basics
  - Checks vs. Money Orders
  - How to Establish Credit
  - Investment Basics
  - Online Bill Payer Services
  - Saving Money
  - Take Control of Finances
- **Using a Debit Card Wisely**
- **Plan for the Future**
  - The Next Generation
  - Investment Basics
  - Investment Strategy
  - Saving for Education
- **Small Business Savvy**
  - Business Partnerships
  - Limited Liability Company
  - Home-Based Business
  - Small Business Advertising
  - Start Your Own Business
  - Writing A Business Plan
- **Youth Education**
  - Balancing Your Checkbook
  - Understanding Your Money
- **Essentials**
  - Computer Basics
  - Internet Basics
  - Credit Union Difference
  - The Gift of Membership
  - Calculators
  - **List of Calculators**
    - Education Calculator
    - Investment Property
    - Retirement Calculator
    - Savings Calculator
    - Loan Calculator

## MONEY SMART WEEK APRIL 20-27, 2013 | INDIANA

Stop by any Centra Branch and try to solve the "Money Mystery".

## Centra Foundation Matching \$ for \$!

Centra Foundation is issuing a challenge grant to our communities and announcing the renaming of its scholarship program. In recognition of the retirement of Loretta Burd as CEO of Centra Credit Union, the Foundation partnered with Centra Credit Union in renaming the existing Scholarship and Award Program the Loretta M. Burd Scholarship and Award Program.

In addition, Centra Credit Union has pledged to match dollar for dollar every donation to the scholarship and award program up to \$20,000 each year.



The Loretta M. Burd Scholarship and Award Program currently awards three \$1,000 student scholarships and two \$1,000 awards to educators who promote financial literacy in their classrooms. Two of the scholarships are for graduating high school seniors and one is for a returning college student who is at least 22 years old. The scholarship application process is open to members of Centra Credit Union whose accounts are in good standing.

The Financial Literacy Educator Awards are available to all elementary, middle school and high school educators currently teaching financial literacy in classrooms in Indiana's 30-county area served by Centra Credit Union, as well as classrooms in Jamestown, NY and Whitakers, NC.

Donations are tax deductible and may be by check, made out to Centra Foundation Scholarships, or at any Centra Credit Union Branch. For further information email [sstark@centra.org](mailto:sstark@centra.org), phone: 812.314.0285 or 800.232.3642 ext. 0285 or go to the "community pages" at [www.centra.org](http://www.centra.org).

## 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 - Columbus

*Our Loan Check-Up indicated we were able to reduce our members interest rate on her auto from 8.5% to 5.5% when she moved her auto loan to Centra. She also opened a new Centra Visa Platinum and transferred her balance from 20.5% interest rate to our awesome card at 3.70%.*

### Mr. L - North Vernon

*This member called to say thank you for referring him to Liberty Mutual Ins. Co. He said he responded to an offer mailed to him and he ended up saving \$560 a year on his auto and home owners insurance. He was just so thankful that he wanted us to know.*

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

## Centra & CarQuotes - a WIN-WIN

CarQuotes can be accessed directly from the Centra website, allowing you to research and



compare automobile makes, models, colors, options and fuel efficiency and then obtain an immediate discounted price from a participating dealer matched by ZIP code and vehicle type. See our current auto loan specials on page 2. In addition, the website also provides objective reviews by auto experts for scores of vehicles. Visit [www.centa.org](http://www.centa.org).

# Centered Around Your Dreams

You have dreams. We want to help you reach those dreams.

You want to save enough money for the trip you've been longing to take. Or the big screen TV you'd like to buy. Or for your rainy day fund. We have many savings options to help you meet those goals.



You've found the perfect home for your family...with room to grow, or maybe you're downsizing because the kids are grown and gone now.

You want to make the home you have more comfortable and worth bragging about. New kitchen appliances and countertops, a new bathroom, maybe a new deck and hot tub.



You've been eyeing that new car – or maybe just one that's new to you. It's got all the bells and whistles you want. It gets better gas mileage. Sometimes, it's just that it looks so cool.

You value education, but sending your children to college is something you thought was out of reach. It doesn't have to be.



Family time is important. Your family enjoys boating, RV camping, or snowmobiling together. You would love to zip through the countryside on a new motorcycle, feeling the wind in your face.

For all your dreams, Centra has just the loan to help. And we can help you choose the best option for you. It's quick and it's simple! Apply in person, online, using your smart phone, or by phone.

If you already have loans and want to make sure you've gotten the best deal you can get, let us provide you with a free, professional Loan Check-Up. We'll take a look at the loans you have and let you know if we can save you money with a lower rate or payment. And if we can't, you'll have the peace of mind of knowing you already have the best deal. It's all about value for you!

## Save Money & Earn Cash

Through Shop America, Centra members get great discounts and cash back just for shopping at your favorite online stores. Members have access to more than 1,200 online retailers, including some of the largest and most popular, giving you major discounts when you shop. And every time you earn \$10 or more in cash back from your purchases, you'll get a check as a thank you! It's that simple!

So whether you're looking to shop online with Target, Macy's, Best Buy, Apple or hundreds of other stores, you can save and get paid to shop. Don't forget to make your Shop America purchases with your Centra Credit Union credit or debit card.



### How Shop America's Credit Union Member Discount Works

Visit [www.lovemycrreditunion.org](http://www.lovemycrreditunion.org) and click on Shop America to get started. You will first be directed to another screen to select your credit union to validate your Centra membership. Validating your membership on this screen does not obligate you to make any purchases.

Once your Centra membership is validated, you will be directed to the Shop America website where you can start shopping and earning cash back.

Just another way we are Centered Around You!

## 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](http://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