

# YOU BELONG

NEWS FOR CENTRA MEMBERS OCTOBER - DECEMBER 2015



## A PICTURE IS WORTH \$5,000

Send us a picture of your kitchen, backyard, favorite vacation spot, or anything you could use a Home Equity Line of Credit for, and you could win \$5,000\*.

Enter online at [Centra.org](http://Centra.org), Facebook, or Twitter. Visit [Centra.org](http://Centra.org) for contest details

## HOME EQUITY LINE OF CREDIT

Intro rate as low as

**1.49** %  
Variable APR<sup>1</sup>

For first 6 months

Then

**3.25** %  
Variable APR<sup>1</sup>

After 6 months

Low Closing Costs! Apply Today - Limited Time Offer



Federally Insured by NCUA. Equal Housing Opportunity.

\*Win \$5,000 toward your Centra Home Equity Line of Credit (HELOC) balance by submitting your photo or opening a new Centra HELOC. No purchase necessary to win. Official Rules are available at [www.centra.org](http://www.centra.org) or at any Centra location. Void where prohibited by law.

1. APR= Annual Percentage Rate and is based on a variable loan product. All loans are subject to credit approval. Applications must be received by October 31, 2015, with loans closed by November 30, 2015. The introductory promotional 1.49% APR will be in effect for the first 6 months from the time you close the loan. After the first 6 months, the APR will adjust to our standard rate. The APR is based on the Prime Rate (index) plus a margin of Prime Plus 0.00% to 2.00% (currently 3.25% - 5.25%). We will use the most recent index available to us as of 10 business days prior to the month-end before the date of any APR adjustment. The rate is subject to change the first of each month to reflect any change in the index. The maximum APR that can apply is 18.00%; the minimum that can apply is 3.50%, unless you choose auto-deduct from a Centra checking account, which will lower the APR by .25%. If you cancel auto-deduct, the effective loan rate will increase by .25%. There is a \$50 annual fee, which is waived for the first year. Your minimum payments will not repay the principal that is outstanding on your line. You will be required to pay the entire outstanding balance in a single payment at the end of the term. The term is 10 years, and you may refinance the balance at that time. The minimum line amount is \$10,000. This offer is only good for new loans to Centra on owner occupied residential properties. Homeowners' insurance is required. Consult your tax advisor about deductibility of interest. For home equity lines of credit with Loan-To-Value ratios up to 90%, the closing costs will be paid by Centra up to \$400 and recording fees will be limited to \$50. If the line is paid off and closed within the first 36 months, closing costs must be repaid. Fixed-term and fixed-rate Home Equity Loans are also available. No annual fee HELOC is also available. Offer subject to change without notice.

## Debit Card Holders

In early 2016, Centra will begin issuing new EMV debit cards to all current debit card holders. EMV, or chip-enhanced cards, have enhanced security to help keep your card safe. You will notice the embedded microchip on the card. This chip generates a unique code for each transaction, making it much more difficult for someone to create a fraudulent copy of your card.

Many retailers have upgraded to EMV payment terminals. If you encounter one of these new terminals, the payment process will be a little different than with a normal magnetic stripe card. You will insert your card into the terminal, follow the instructions on the terminal screen, wait for confirmation that the payment is complete, and then remove your card. Since some stores have not yet upgraded to these secure payment terminals, your new card will also have a magnetic stripe, so you can continue to "swipe" your card when necessary. Still have questions? Visit [www.centra.org/emv](http://www.centra.org/emv) for video instructions on using your card and a list of Frequently Asked Questions.

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## Holiday Closings

Monday, October 12 – **Columbus Day**

Wednesday, November 11 – **Veterans Day**

Thursday, November 26 – **Thanksgiving Day**

Thursday, December 24 – **Christmas Eve**, closing at noon

Friday, December 25 – **Christmas Day**

Thursday, December 31 – **New Year's Eve**, closing at noon

Friday, January 1 – **New Year's Day**



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# A Letter from the President



We have been celebrating Centra's 75th anniversary all year, but this month marks the actual date of our anniversary. On October 31, 1940, Cummins Federal Credit Union was officially recognized as a credit union. Throughout the next several decades, the Credit Union grew and evolved. In 1995, Cummins Federal Credit Union became Centra Federal Credit Union, and became Centra Credit Union in 1997. The change

to the name "Centra" represented a big step for the Credit Union and prospective members. Centra could now serve individuals living or working in a wide geographic area, rather than just those affiliated with specific groups.

The number of communities Centra could serve grew, and the number of Centra members grew along with it. Currently, Centra has more than 130,000 members with a full offering of loan and deposit products. The Credit Union continues to be financially secure, earning a 5-star Bauer rating for the past 79 consecutive quarters. Centra provides more than 300 jobs throughout the communities where we have locations as well. Most importantly, Centra continues to put members first.

We invite you to celebrate this anniversary with us. Whether you have been a Centra member for a few weeks or a few decades, this celebration is about you.

Drop by any branch the day before or the day of our anniversary for our Member Appreciation Days, designed to recognize you for your part in our success.

Sincerely,

Chris Bottorff

Interim President/Southern Indiana Regional President



**Classic Plus members:**  
Don't forget to call Conway Tours at 877-866-5619 or visit them at [www.conwaytoursindiana.com](http://www.conwaytoursindiana.com) for an update on Centra trips available throughout the year. There is still time to book "Christmas in the South" for 2015.

## Apple Pay is now available to Centra cardholders!

Centra recently adopted Apple Pay® for credit and debit card holders. The new technology allows you to load your card information to your iPhone6 or iPhone6+ and then use your device to make payments.

To load your Centra card to your Apple device, select the Passbook App. From there you will be asked to login using your Apple ID. Once you have logged in, you will take a picture of the front of your card or manually type in your card's information. If you have any issues loading your card, a support number will pop up to call and complete the process.

Coming next year: Android Pay, a similar payment application for Android devices.

## Check Out a Loan Check-Up

**Even if you think you got a great deal, why not double check?**

A Loan Check-Up is a free, confidential, financial review with no strings attached. We will review all your loan products, from your home loan to your credit cards, and look for ways we can help you save. In the past, Centra has helped members save hundreds of dollars each month on loan payments by consolidating debts, lowering interest rates, and refinancing to better terms. If there is any way we can help you save money, we will show you how. If we can't find you any extra savings, we will tell you that, too. Either way, a Loan Check-Up will give you the peace of mind that you're getting the best deals available to meet your financial needs.



**SERIOUSLY  
FREE  
CHECKING**

**NO FEES ABOUT IT!**

Plus everything you need to manage your money & make payments online or on the go

**ASK ABOUT  
FREE CHECKING  
TODAY**

# We appreciate YOU!

To say “thanks” for trusting us to handle your finances, **Centra is hosting Member Appreciation Days in all our locations on Friday, October 30 and Saturday, October 31.** Come join us for refreshments and check out the Centra employee costume contest.



## Coming Soon: Shop & Win

Shop & Win is just a few weeks away! The Centra holiday tradition will start on November 1 and run through December 31.

Every day, one winner will be chosen to have their card purchase paid for up to \$100. All



you have to do is use your Centra Visa® Credit Card or your Centra debit MasterCard®. That's it—you're automatically entered. The more you use your card, the more chances you have to win.

During Shop & Win you will also earn double rewards points on all your credit card purchases or rewards checking purchases. The minimum amount you can win is \$25. If your winning purchase was less than that, you will automatically win \$25. Good luck!

## Stories from YOU

“In 1970 I was going to purchase an airplane, and I thought, ‘(I have been a credit union member for 20 years...why not?’ At that time my department was up at Plant 2 (Cummins), upstairs. The Credit Union sent a loan officer up there one afternoon a week to do business with the people there. It was funny. They had no office for her and they had the coat room there. They put a desk and



chairs and stuff in the coat room and that was where she operated out of. Loretta Burd was the loan officer, and I went in and talked to her about what my plans were. She was a little surprised. She said, ‘We’ve never financed an aircraft.’ And I said, ‘Well, there’s a first time for everything.’” – Al

“I was with the same financial institution for 30 years. In that time, they were acquired three times by larger and larger companies, making the service more and more impersonal. I reached out to the folks at Scottsburg Centra to see if they were interested in my business. Not only did they want me, they worked very hard to assist in debt consolidation and saved me over \$500 per month while establishing a relationship with me, the customer. Tyfani Chandler put up with my many questions and is still helping me long after having secured my business. I recommend Centra to everyone who wants excellent service and great rates. I’m looking forward to staying with Centra the next 30 years.” – Ardell



## Coming Soon: Instant Issue Debit Cards

Centra will soon be able to offer members a new perk—instant issue debit cards. This means anyone who opens a new account or loses their card will be able to go to new card printed on the spot, saving you time and giving you easier access to your money.

## Service the Centra Way

**All Centra Credit Union locations will be closed on Columbus Day, Monday, October 12, 2015.**

Centra is hosting a company-wide service training day. The goal of this training is to ensure that each Centra member experiences exceptional service every time they interact with a Centra employee. During this time, you can still access your accounts through online and mobile banking, ATMs or CentraPhone. Learn more about these options at [centra.org](http://centra.org).

# Foundation Bike Ride

## Smart Money Family Fun Bike Ride Raises more than \$16,700!

Centra Foundation's Smart Money Family Fun Bike Ride raised more than \$16,700 to support and expand financial literacy programs. The inaugural event held on August 8 was hosted by the Columbus Municipal Airport. Centra employees and family members staffed many of the activity stations.

Money related activities along the route made the Smart Money Family Fun Bike Ride different from your average bike ride. The ride was designed for adults and children to have fun while learning more about money and how to use it wisely.

Riders could choose between a 5-mile and 14-mile route. There were prizes along the way and more at the end of the route for riders who returned their activity sheets.

Andi Orben rode with her husband and their three children and shared, *"My family and I so enjoyed the bike ride and we are looking forward to using our prizes. My husband and I are educators; we definitely value the financial literacy programs you support. Aside from riding on the runway (super cool!) we loved the educational component. Our kids learned about local history, the cost of a college education, health, caring for the environment, car loans and WWII! The ride and activities were energizing for our bodies and minds. We look forward to next year."*



Mark Lambrecht and his children had a great time on the 14-mile route and are pictured at Columbus North senior Emily Kim's activity station.

## Holiday Giving Program

As you make plans for the holidays, please remember Centra Foundation's Holiday Giving Program. We would welcome your help and support to make sure that less fortunate children have winter clothes and holiday gifts. Between November 28 and December 12, Indiana Centra branches will be collecting financial donations to pass on to The Salvation Army to purchase needed items. Last year, thanks to the generosity of Centra members, we raised over \$28,000 to help children in our communities.



Visit [www.centrafoundation.org](http://www.centrafoundation.org) and the Centra Foundation's facebook page to learn more about the Foundation and its programs.

## Stay Connected with Savings from Sprint

Your Centra membership earns you access to great discounts and offers for wireless service from Sprint. Stream music, browse the web, and do your online shopping from your smartphone with unlimited data plans. Centra members get 10% on monthly plans, waived activation and upgrade fees and one-on-one personalized set-up in Sprint Stores.



Visit [www.lovemycreditunion.org](http://www.lovemycreditunion.org) for details.

## 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

#### River Ridge

450 Patrol Road  
Jeffersonville, IN 47130  
(800) 232-3642

#### 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](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