

# YOU BELONG

NEWS FOR CENTRA MEMBERS JULY-SEPTEMBER 2016

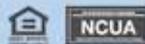
**\$250 OFF**  
CLOSING COSTS  
FOR A LIMITED TIME\*

**GREAT RATES. FLEXIBLE OPTIONS.  
REAL PEOPLE TO HELP WITH YOUR  
MORTGAGE FROM THE TIME YOU  
APPLY TO YOUR LAST PAYMENT.**

CENTRA.ORG | 800.232.3642

\*\$250 off closing costs offer cannot be combined with \$0 Closing Cost mortgage, or any other offer. \$50,000 minimum initial loan amount required. Active Centra Checking Account is required. To qualify for the \$250 off closing costs offer, applications must be submitted by September 30, 2016, with loans closed by November 30, 2016. All loans are subject to credit approval. Offer is subject to change at any time and is only available on owner-occupied residential first mortgage loans.

Federally insured by NCUA: Equal Housing Opportunity.



## Free Kidscommons Day

Spend your summer break exploring and learning at Kidscommons, the Columbus community children's museum. On Sunday, August 7, Centra will sponsor an admission-free day at the museum. Your family can check out the three floors of interactive learning displays such as the ExploraHouse (featuring the world famous giant toilet, Kids-At-Art, and Bubble-ology). Don't forget to pick up your Centra water bottle while you're there! Mark the date on your calendar and visit [www.kidscommons.org](http://www.kidscommons.org) for more information.



## Check Out Centra Blog

Have questions about budgeting, saving, or planning for your future? Visit Centra Blog at [centra.org/blog](http://centra.org/blog) to check out great articles on managing your money or updates on Centra. You'll get family finance tips from Centra Moms, ways to save money in your budget, and information to help you prepare for taking out a loan. Plus, you can leave comments at the bottom of each article if you have additional questions or suggestions for more articles.

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### Holiday Closing

Monday, July 4 – [Independence Day](#)

Monday, September 5 – [Labor Day](#)



MHCN20/4114071

# Letter from the President



Thank you for allowing me the opportunity to introduce myself as the new President and CEO of Centra Credit Union. I am both excited by the opportunity and humbled by the responsibility that the Board of Directors of our Credit Union has entrusted me with. The decision to join this team was based on several factors – including Centra's years of sustained financial success,

commitment to the community, and a dedication to member service. I have always felt that the role of every financial service provider was to help its members meet their financial goals. This is achieved through reputable financial advice, products and services that meet members' needs, and a desire to make a difference. As I have travelled through our departments and branches, it is the desire to help that is demonstrated by our Team Members daily that has me most excited about our new journey together.

I am looking forward to learning much more about the Centra Team and our Centra Members during the coming months. I am also looking forward to having my family join me in our new community as we move to Columbus. As that transition occurs, I hope to meet many of you and learn what you most value about your Credit Union.

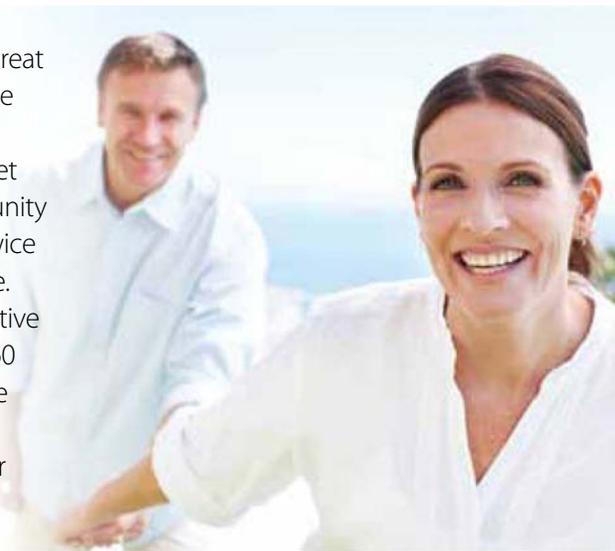
Please know that the responsibility I have been tasked with is one that I hold dear. As your President and CEO, I promise to do my utmost to ensure Centra continues to grow and evolve while maintaining its impressive track record of financial performance and stability.

Sincerely,

Rick Silvers

## Raise Your Rate and Watch Your Money Grow!

With a 60 month Raise Your Rate Certificate, you can start with a great certificate rate now and enjoy the confidence of knowing you can choose to raise your rate if market rates rise. You'll have the opportunity to increase your dividend rate twice to the then-current standard rate. Any rate increases become effective the day you raise your rate. The 60 month Raise Your Rate Certificate allows you to grow your money with the peace of mind that your investment is secure and you're getting a great rate.\*



\*During the original certificate term of your Raise Your Rate (RYR) Certificate, you may increase your dividend rate to the then-current rate of a standard (non-special or non-promotional) certificate with a fixed rate and term that is equal to or the closest term less than the remaining term of your RYR Certificate. The rate increase will become effective on the date of the rate change. If you allow this certificate to automatically renew at maturity, it will renew into a standard certificate with a fixed rate and fixed term equal to the original term of the RYR Certificate at the then-current standard certificate rate. Minimum deposit is \$5,000. Personal deposits only. Early withdrawal penalties may apply.

## Introducing Centra's New President and CEO

### Get to know Rick Silvers:

Rick is a husband and father of two who is originally from Xenia, Ohio. He and his wife, Kim, son John Thomas (J.T.), and daughter, Emily are excited to call Columbus their new home. Centra's new leader is excited about getting to know Centra's members and wanted to share some information about himself.

### Favorite Sports Team:

I have several – given my roots in Ohio I am a Buckeye, Bengal, and Reds fan. I also enjoy watching the Pacers, Fever, Colts, and the Evansville Purple Aces.

### Hobbies:

I enjoy sports, carving, travel, and spending time with my family.

### A quote Rick relates to:

*"I expect to pass through this world but once. Any good therefore that I can do, or any kindness or abilities that I can show to any fellow creature, let me do it now. Let me not defer it or neglect it, for I shall not pass this way again." —William Penn*

### Rick's philosophy on member service:

As a financial service provider, I see member service as a function of helping our members to save money, make money, and save time by providing sound recommendations designed to assist members in managing their financial resources. One of the many things that attracted me to Centra was their "Centered Around You" focus. This aligns well with belief that financial service providers have a responsibility to help – to make a difference – for their members and the communities they serve. My responsibility now is to ensure that we continue to grow and develop our abilities so that we can consistently return that value. It is, simply put, about people helping people.

## Centra Supports Local Students!

If you know a student who is looking for a checking account that offers free perks and flexibility, tell them about Student Checking from Centra. Student Checking is designed to give students the flexibility to bank with their local credit union no matter where they are. With this account, Centra does not charge foreign ATM withdrawal fees for any ATM in the U.S. It also comes with free basic Fraud Defender protection to help keep students safe from identity theft. Best of all, this account is free for anyone under the age of 25. When students turn 26, they can either convert their checking account to one of Centra's other great options, or pay a low \$5 monthly fee. To learn more, stop by any Centra location, or open your Student Checking account online today.



## Do You Have a Picture, Story, or Comment You'd Like to Share With Us?

**We love hearing from our members!**

You can "like" Centra Credit Union on Facebook, follow @centracu on Twitter, or follow Centra\_Credit\_Union on Instagram. You can share your photos and stories about Centra, ask questions, or check out the financial education resources we share on social media.



Like Us



@centracu



Centra\_Credit\_Union

## ERROR RESOLUTION NOTICE

In case of errors or questions about your electronic transfers, call or write us at the telephone number or address listed in this brochure, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

We will tell you the results within three business days after completing our investigation. If we decide there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

Centra Credit Union  
P. O. Box 789  
1430 National Road  
Columbus, IN 47202

Business Days: Monday through  
Friday Excluding Federal Holidays

Phone: (800) 232-3642 or  
(812) 376-9771

MORE DETAILED INFORMATION IS  
AVAILABLE ON REQUEST

# Smart Money Family Fun Bike Ride

**Register now for the Smart Money Family Fun Bike Ride. This is not just a bike ride but a wonderful opportunity to participate in money related games and activities while spending time with family and friends. There are great prizes too, including three grand prizes of \$100 gift certificates.**

Adults and children had a wonderful time on our inaugural ride. Julie Furber rode with her daughter Ella and shared, "I thought the event was very well organized and a lot of fun. My daughter and I saw this as a nice opportunity for some quality time. The ride was scenic and not too strenuous. I would recommend it for people of all ages. The stops were great and the volunteers, friendly and encouraging. We will definitely be back next year!" The ride starts at the Columbus Municipal Airport with games and activities to enjoy before setting out on your choice of route. Bob Poynter will have fuel efficient cars on display, the Columbus Bike CO-OP will highlight the cost-savings of riding a bike. You can also try your hand at a game of "The Price is Right!" The main 14 mile route follows the People Trail through the Columbus park system. The shorter five mile route is designed for young riders and walkers. There are activities and water stops along both routes.



Proceeds from the event will support and expand the financial literacy programs Centra Foundation provides to local second grade and high school students. Currently over 800 Bartholomew County students benefit from these programs.

## How to Register

Early Bird registration is through July 16th. Take advantage of the \$5 fee for children ages 4-18 years and an adult fee of \$25. Visit the Centra Foundation website [www.centrafoundation.org](http://www.centrafoundation.org) to learn more about the ride. Use the website to register or download the registration form and mail your check. While we recommend pre-registration riders can register at the event. The fun starts at 8:15 a.m. at the airport. We hope to see you there!

# 2016 Loretta M. Burd Scholarship Winners

In May eight high school seniors and two adult students received \$1,000 scholarships to help with tuition costs. The awards were possible thanks to donations to the scholarship program from Centra members and friends. Our winners along with photos are featured at [www.centrafoundation.org](http://www.centrafoundation.org)

# Savings with Sprint

Say Hello to the Sprint Credit Union Member Discount. If you're looking to save on your mobile bill, then it might be time to say hello to the Sprint Credit Union Member Discount! As a member of Centra Credit Union, you can save 10% on your wireless data each month!

Here's how it works:

- Call 877.SAVE.4CU (877.728.3428) **or**
  - Visit your nearest Sprint store
  - Let them know you're a Centra member and mention Corporate ID: NACUC\_ZZM
- Put your Centra membership to use to help you save money every 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

### 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