

YOU BELONG

NEWS FOR CENTRA MEMBERS OCTOBER - DECEMBER 2016



- Low introductory rate and competitive regular rates
- Earn 1 reward point for every \$1 spent. Rewards can be used for cash back, travel, merchandise, and applied as payments
- No annual fee



Shop & Win is Coming Soon!

The Centra tradition continues! In just a few weeks, you can start using your Centra Debit MasterCard® or Visa® Credit Card to enter to win the cost of your purchase. One winner will be selected each day from November 1 through December 31. The minimum amount you can win is \$25, so if your winning purchase is less than that, you still get \$25! The cap for prizes is \$100, so if your purchase is more than that, the maximum prize you receive will be \$100.

During Shop & Win, you also have the chance to rack up more rewards points to supplement your holiday shopping. Every dollar spent on your Centra Rewards Debit Card or credit card will earn you double rewards points. Take advantage of this great deal for Centra members to do your holiday shopping!



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Holiday Closing

- Monday, October 10 – **Columbus Day**
- Friday, November 11 – **Veterans Day**
- Thursday, November 24 – **Thanksgiving**
- Saturday, December 24 – **Christmas Eve (closing at noon)**
- Sunday, December 25 and Monday, December 26 – **Christmas**
- Saturday, December 31 – **New Year's Eve (closing at noon)**
- Sunday, January 1, 2017 and Monday, January 2, 2017 – **New Year's Day**



Letter from the President



As your Credit Union, Centra is here to find new and better ways to serve your financial needs and the help make your life easier. We've recently adopted new payment options, like Samsung Pay, Android Pay, and Apple Pay, while also increasing the amount that you can now deposit over your mobile phone to give you more options. We've implemented a more casual dress code to ensure we're approachable. And, because our Members all have different

needs, we offer personalized solutions to help identify what resources are most beneficial to you.

One tool that's helped many Members is a Loan Check-Up. A Loan Check-Up is an opportunity to have all your loans and credit cards reviewed to see where we could help you save money through refinancing or consolidating debts. Loan Check-Ups have saved Centra Members hundreds—even thousands—of dollars in their monthly budget.

Recently, a Centra Member came into one of our branches to do a simple transaction. While she was there, a Team Member asked if she was interested in a Loan Check-Up. The Member agreed, and in just a few minutes, she found out she could be saving more than \$1,100 per month. What would you do with an extra \$1,100 available in your monthly budget? Would you add to your retirement account, create a 529 College Savings Plan for your children or grandchildren, or perhaps begin to fund that all important emergency fund. The process is quick and simple, and best of all, could result in some big savings.

As I reflect on Centra Credit Union's financial strength and transparency with our members, I wanted to assure all of you that when we ask about products or services we are doing so because we are looking for ways to help save you time, save you money, or make you money. We are a stronger, healthier, Credit Union when our Members are stronger and healthier financially, and that is why we ask questions. We are, after all, Centered Around You.

Sincerely,

Rick Silvers

Get Your FREE Professional Loan Check-Up today.

- Can lower your monthly payments
- Consolidate your debt
- Gain peace of mind
- Accommodate your busy schedule
- SAVE MONEY



800.232.3642 | Centra.org



Choosing the Right Checking Account

If all your checking account is doing is holding your money until you want to use it, your checking account isn't doing enough.

High Interest Checking allows you to earn interest on the money you have in your checking account. All balances up to \$1,000 earns 4.00% Annual Percentage Yield (APY), plus balances from \$1,000.01-\$5,000 earn 2.00% APY and balances over \$5,000 earn 0.20% APY. That money can add up quickly. More importantly, you don't have to keep a ton of cash in your account to earn interest. This account has no minimum balance, and no monthly fee if you meet a couple of requirements.

Account Requirements: In order to receive the interest rates above, you will need to use direct deposit, eStatements, and complete at least 15 debit purchases per month. If you don't meet those requirements you will earn 0.10% APY and pay a low monthly fee of \$5.



Rewards Checking lets you enjoy the perks of flexible reward options just for doing what you would be doing anyway. For every \$2 you spend, you earn 1 reward point. It's that simple. Pay your electric bill, take the family to dinner, or put gas in your car—all while earning points. Your reward points can then be redeemed for travel, name brand merchandise, and gift cards.

Account Requirements: This account has no minimum balance and no transaction requirements. There is a low \$3 monthly maintenance fee, which also includes Fraud Defender identity theft protection service.

YOUR BILLING RIGHTS: Keep This Document For Future Use

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

What To Do If You Find A Mistake On Your Statement

If you think there is an error on your statement, contact us by:

writing to us: **Centra Credit Union, P.O. Box 789, Columbus, IN 47202** OR the web: www.centra.org/contact-us/

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing [or electronically]. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- **If we made a mistake:** You will not have to pay the amount in question or any interest or other fees related to that amount.
- **If we do not believe there was a mistake:** You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe. If you receive our explanation but still believe your bill is wrong, you must write to us within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us. If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (NOTE: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us by:

writing to us: **Centra Credit Union, P.O. Box 789, Columbus, IN 47202** OR the web: www.centra.org/contact-us/

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Centra Foundation - Smart Money Family Fun Bike Ride Raises \$14,000

It was a great morning for the **Smart Money Family Fun Bike Ride**. We had wonderful feedback from adults and children on how much they enjoyed the ride as well as the money related activities at the airport and along the People Trail. Thanks to our sponsors, riders and volunteers we raised \$14,000 to support financial literacy programs. Our three \$100 grand prize winners were particularly happy! Check out pictures on the foundation's website and Facebook page.

The Carlson family (pictured – Kelsie, Kyle, Mark and Jenny) had a great time.

Jenny shared, *"This was our first bike ride and it was fantastic. Our family really enjoyed the activities. It was great to stop and do a different activity every few miles. It gave us some nice breaks along the way. The race was very well organized and everyone there was so helpful. The ride was a great way to spend a morning with your family."*



Monies raised from the bike ride will support financial literacy programs. During the 2015-2016 school year more than 2,200 second grade and high school students benefitted from our school based programs. That's a 44% increase over two years!

Holiday Giving Program

As you make plans for the holidays please remember Centra Foundation's Holiday Giving Program. Help us make sure that less fortunate children have winter clothes and holiday gifts. Between November 21 and December 10, Indiana Centra branches will be collecting financial donations to pass on to The Salvation Army or Shop with a Cop program to purchase needed items. Last year thanks to the generosity of Centra members we raised over \$28,000 to help children in our local communities!

Supporting the Foundation

Centra Foundation is the charitable arm of Centra Credit Union and is **Centered on Caring**. We aim to involve Centra members and friends in supporting charitable efforts that help meet needs in our communities. We welcome gifts of all sizes. We believe that **Together We Can Make a Difference!** Please join us in supporting local financial literacy programs and the Loretta M. Burd Scholarship Fund.

Tax deductible gifts can be made at a Centra branch, by mailing a check, (P.O. Box 789 Columbus, IN 47202) or by credit card using the Centra Foundation website **www.centrafoundation.org** -Gifts to support the **Loretta M. Burd Scholarship Fund will be matched by Centra Credit Union**. Visit Centra Foundation's website, and 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 and one-on-one personalized set-up in Sprint Stores. Visit **www.lovemycrreditunion.org** for details on this offer and other great deals you can access with your Centra membership!



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.



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government