

YOU BELONG

NEWS FOR CENTRA MEMBERS JANUARY - MARCH 2017

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around **you.**

*\$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 between January 01, 2017 and March 31, 2017, with loans closed by May 31, 2017. 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.

Save with Centra:

Sprint

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TurboTax

If you're planning on doing your own taxes this year, consider using TurboTax! You'll get the biggest possible refund and you can be confident your taxes are done right!

In this issue:

[Letter from Rick...page 2](#)

[Board Candidates...page 3](#)

[Centra Success Stories...page 3](#)

[Centra Scholarships...page 4](#)

Join Us for Our 2016 Annual Meeting

The 2016 Annual Meeting will be held on Monday, April 10 at 5:30 p.m. at Hotel Indigo in Columbus. Please join us for the update on Centra, our Members, our Membership and our Team Members.



Holiday Closings

Monday, January 16
Martin Luther King Jr. Day Closed

Monday, February 20
President's Day Closed

As always, we offer nearly 30,000 FREE ATMs, online, mobile and telephone banking 24/7, 365 days a year.

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

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Letter from the President



Dear Members, as I reflect on 2016, I can't help but feel a sense of thankfulness at having been given the opportunity to be your President and CEO. I am reminded of how fortunate I am to be here, working in this role, with such amazing Members and Team Members. I am excited about the things that we have accomplished so far and even more excited about the future.

As we think to the future each year, the Centra Senior Management Team works alongside the Centra Board of Directors and the Supervisory Committee to carefully consider many factors that may impact Centra in the coming year. The current state of the economy, industry, technology and consumer needs are all factors we consider. We use this knowledge to create a strategic plan designed to benefit our Members, Team Members and Membership. As a whole, the annual Business Plan and Operating Budget are created from the strategic plan.

This year, through our annual planning process, we have developed Centra's 5-year Strategic Plan, which we are calling the 5-in-5. These are the 5 areas we will focus on for the next 5 years. Centra's 5-in-5 are:

- 1. Member Experience:** Ensuring each interaction you have with us is Centered Around You, and that you find value with Centra.
- 2. Membership Growth:** Focusing on growing our Membership in order to provide value, now and into the future.
- 3. Team Member Experience:** Insuring a positive work environment for our Team Members, including equipping our teams through ongoing training and development.
- 4. Technology:** Striving to offer you all the financial tools and technology you need to make your financial lives easier.
- 5. Branch Facility Optimization:** Working to make sure our facilities, including our branches, meet the needs of our Membership.

These areas of focus were built to ensure we remain Centered Around You. I am looking forward to what the future has in store for Centra and I am eager to work with our Team to move forward with our initiatives.

I wish you all the best this year! May 2017 be peaceful, prosperous and joyous for you and yours.

Be Safe

Internet Scams

Internet consumer fraud is a big business in today's world, especially with the vast use of websites and e-mail. According to the National Consumer League's Internet Fraud Watch, there are some scams that are more prevalent than others. Let's look at two of the Top 10 Internet Fraud Scams in the United States.

Online Relationship

In this scam, a con artist develops an online relationship with someone and then convinces the "victim" to send money to him/her for some reason. It may be money for transportation to meet the victim or just money to "pay off some debt." Whatever the case may be, it is not true and is also dangerous.

Nigerian Letter Scams

In this scam, you are promised by a "government official" or other high ranking official (or his/her family member) of a foreign country to receive a large amount of money when you provide your financial information to transfer money out of the country. The perpetrator will then use the information provided to empty out your bank account. Additionally, the perpetrator may persuade you that money is needed up front to pay for fees or bribe officials.



Follow Us on Social Media:

We use both Facebook, Twitter, and LinkedIn to connect with our Members on social media. We host occasional giveaways and share financial tips, fun holiday activities and more. Join us on social media!



If you're happy, & YOU know it...



TELL YOUR FRIENDS!

If you love your Centra checking account, tell your family and friends. They'll appreciate it, and so will we!

2017 Board of Directors Candidates Announced

Each year, according to our bylaws, a Nominating Committee presents a slate of candidates to fill the Board of Directors and Supervisory Committee. The following individuals have been nominated to serve.

Board of Directors

Brian McBroom is President of SE Ellis Enterprises LLC. Prior, he served as Director of Enterprise Risk Management and Operations Excellence at Cummins Inc., and was formerly with Chrysler LLC in various managerial roles within Finance. Brian graduated from the University of North Carolina with a Bachelor of Science degree in Business Administration and received his Master of Business Administration degree from Clark Atlanta University in Finance and Marketing. Brian has been a member of the Centra Board of Directors since 2011.



Alan Degner is a business consultant specializing in operational/organizational design, human resource management, and workforce development. He was raised on a farm in northwest Indiana and went on to earn a Juris Doctorate degree from the Indiana University School of Law-Indianapolis, as well as a Bachelor of Science degree from the Krannert School of Management at Purdue University. Alan has worked in both the public and private sectors in roles ranging from the President of the Indiana Small Business Development Corporation to the Commissioner of the Indiana Department of Workforce Development. Alan has served on the Centra Board Of Directors since 2007. He and his wife, Renee, are active in community organizations and reside in Columbus with their two children.



Supervisory Committee

Christopher "Chip" Orben works for Duke Energy as a District Manager in the Community and Economic Development department. He is responsible for community and economic development and legislative affairs efforts in Duke Energy's Columbus, Seymour, North Vernon, Greensburg, Connersville and Aurora districts. He serves on the Economic Development Boards in Bartholomew, Jackson, Decatur, Rush and Fayette Counties. He also is Vice Chair of the Region 9 Work Force Investment Board. In Columbus, he is President of Columbus Park Foundation, and serves on the Greater Columbus Indiana ED Board, as well Columbus Education Coalition, and Columbus Economic Growth Council. A 1985 graduate of Indiana University, Bloomington, and Chip has a degree in Business Analysis as well as additional executive management course study from the Kelly Graduate School of Business.



Nominations for the Board of Directors may also be made through petition. The petition must contain signatures and account numbers of a minimum of 5% of the total membership. As of November 30 2016, Centra has 137,301 members. Valid petitions must be filed with the Secretary of the Board of Directors prior to March 1, 2016. Written statements of qualifications, biographical information, and willingness to serve if elected must accompany all petitions.

The 2017 Annual Meeting will be held on Monday, April 10 at 5:30 p.m.

Centra Success Story

It is our goal to constantly live out our mission of being Centered Around You. We appreciate when Members let us know we have achieved that.

This was recently shared with the Senior team and we would like to share the Member's comments directly,

"We've been working with Teresa over the past month to refinance our home. Although the refinancing process can be complex and a lot of work – Teresa has been in the middle of it all, going to bat for us, helping explain the nuances and working hard to move us through to closing.

I appreciate when someone genuine cares about their customers – she has had the opportunity to get frustrated with us, but has remained professional and kind. She has been humble in her approach and has been real enough to apologize a few times for small issues- which we respect as we know things sometimes aren't always easy to anticipate.

I just wanted to recognize her today because of her work ethic, dedication to her Members, and kindness – these qualities are rare, especially in a high-pressure job with so many moving parts. Teresa, thank you for being on our side, for always calling me back so quickly, for helping us get through this – I really feel like you've been an advocate for us and it has made all the difference. We hope you know that you are appreciated today".

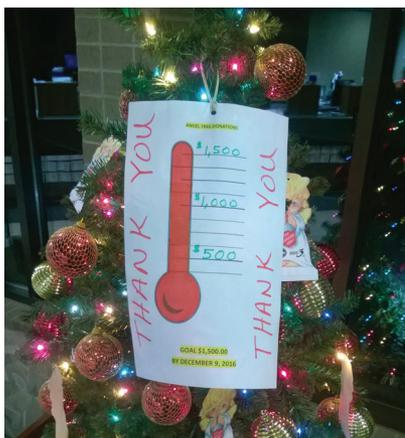
Skip the Line... Bank Online!

Need to make a transfer? Bank online! Need to pay a bill? Bank online! Even need to deposit a check? Bank online!

Banking online at www.Centra.org, or via our Centra Mobile App, is quick and convenient! The best part is, you can do it from anywhere, at any time. You can even do it in your pajamas! Next time, skip the line and bank online. It will save you time and effort!

Centra Foundation Together WE make a Difference

A big thank you to all Centra members who made a donation to the **Holiday Giving Program!** Thanks to your generosity, Centra Foundation raised more than **\$34,000** to provide winter clothes and toys to less fortunate children in our local communities. We brought smiles (and in some cases tears of happiness) to more than **400** children and their families. Visit the Centra Foundation website; www.centrafoundation.org, or the Centra Facebook page to see photos from the program and learn more about the difference we made during the holiday season.



The team at the New Albany branch were very appreciative of donations from Centra members

2017 – 2018 Loretta M. Burd Scholarship Program

Do you or a family member need help with the cost of college tuition? Centra Foundation may be able to help! The foundation will award a total of ten scholarships to graduating high school seniors and non-traditional students. Learn more about the scholarship opportunity and submit an application; www.centrafoundation.org/scholarships. All applications must be received by **Monday, February 13th.**

The value of the **Loretta M. Burd High School Scholarship Award** has been increased to \$1,500! That's thanks to donations from Centra members and friends which were matched by Centra Credit Union. Applications will be evaluated on: academic achievements, school and community involvement, and an essay related to financial literacy. Eight scholarships will be awarded on a regional basis to high school seniors.



Santa visited Centra's National Road branch and is pictured with Nina Henry and her son Mark

Two **Loretta M. Burd Adult Scholarship Awards** valued at \$1,000 each will be awarded to adults who have realized the importance of post-secondary education for their career and family. The adult scholarship program has had a significant impact in the lives of our winners. Learn more about 2014 winner, Carolyn Keeney, www.centrafoundation.org/news/post/96. We are proud to have helped her achieve her educational and career goals!

Questions about Centra Foundation and its programs?

Contact Lyn Morgan,
Centra Foundation President
lmorgan@centra.org
812-314-0285 or 800-232-3642 Ext 0285

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
(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
(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

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.



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