

# YOU BELONG

NEWS FOR CENTRA MEMBERS OCTOBER - DECEMBER 2017

## Reward Yourself

WITH A  
**HOME EQUITY  
LINE OF CREDIT**

Ask how we can help make  
your project happen.



Federally Insured by NCUA. Equal Housing Opportunity.

Save with  
**Centra:**



\$100 cash reward for every new line activated. Additionally, \$50 for each line transferred into Sprint Credit Union Member Cash Rewards. Visit [LoveMyCreditUnion.org/Sprint](http://LoveMyCreditUnion.org/Sprint) or [Centra.org](http://Centra.org) to learn more.

### Special Event

#### Join Us For An Informational Seminar About Social Security!

Do you have questions about Social Security basics? The income and tax implications of Social Security? If the answer is yes, you're not alone. Join us for a seminar that will answer all these questions and more on October 24 at 5:00 at Zaharako's in Columbus. Free ice cream will be available for all in attendance!

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### Holiday Closings

Saturday, November 11

**Veteran's Day** Closed

Thursday, November 23

**Thanksgiving** Closed

Monday, December 25

**Christmas** Closed

Monday, January 1

**New Years Day** Closed

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



# Letter from the President




**Dear Members,** 2017 is shaping up to be another strong year for Centra. We are seeing a noticeable increase in the number of families and individuals choosing to join the Credit Union as well as an increase in the number of convenience services they are using. Centra is stronger when we, as Members, choose to invest back into the Credit Union in the form of loans, deposit accounts, and other services. That's why I am excited to see more and more members of our communities choosing to trust Centra for their financial needs. We are stronger together.

Later this month, we will unveil our new Online and Mobile banking platform. It will not only be more sleek and modern, but it will also be more user-friendly. Providing services that are easier for our Members to use is a critical component of our efforts to serve and we believe that you will enjoy these changes. If you haven't ever tried Online and Mobile banking, now is the time. Just visit your nearest Centra location for help setting up your account. Stay tuned for more information about

the upgrade coming to you through our social media channels, materials in the branches, direct mail and more. We are going to do everything we can to make sure you have the information you need to make this upgrade as seamless as possible.

I'm also proud to tell you that since the last letter I wrote, we have hired a Centra Community Involvement Officer. The first initiative our Community Involvement Officer will spearhead is our annual Holiday Giving Program. We will have additional information about how you can support this initiative in the branches as the holidays draw nearer. Many additional plans are in the works for new ways we can give back to our communities in a meaningful way.

None of the things we're working on at Centra would be possible without your commitment to our credit union. Thank you for allowing us the opportunity to help with your financial journey.

  
Sincerely,  
- Rick Silvers

## Follow Us on Social Media:



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

# Super Jack Is Making Big Improvements For You!

It's true! Super Jack is our hero for making great improvements to our Online and Mobile Banking platforms. With these improvements, you will have access to new features that will give you more insight into your spending and saving. Plus, Online and Mobile banking will be even more user-friendly after Super Jack comes to the rescue.

Here is the need-to-know information you won't want to miss:

## Who will this change affect?

Anyone who uses Centra's Online and Mobile Banking.

## Why are you making these upgrades?

We believe you deserve the best experience when banking at Centra. These changes will bring a more modern, user-friendly design to Online & Mobile Banking, and make the experience seamless across devices. PLUS – you'll be able to create customized, category-based budgets and track spending habits using the brand new Personal Money Manager.

## Will I login the same way?

Yes, you will continue to login with your Member ID number and your password on our website. During the login process, you will need to choose a new security image and security questions. Your mobile device may prompt you to update the Centra Credit Union app, but if you have automatic updates and notifications turned off, you may need to manually check for updates in your device's app store.

## I use the Centra Credit Card app. Will I be affected by these changes?

Yes, in a good way! You will no longer need two apps to manage your accounts and credit cards. The upgrade pulls both apps together in one place! We hope this makes it a little easier to manage your finances with Centra.

The answers to all these questions and more can be found on our website at [www.centra.org/banking-upgrades](http://www.centra.org/banking-upgrades). If you don't currently use Online and Mobile banking, now is the time to start! Visit your nearest Centra location, or call the Contact Center at **1-800-232-3642** if you need help setting up your Online and Mobile banking account.

## 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.

# \$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.

**SAVE \$250 TODAY!**  
Call us at 800.232.3642 or visit  
**Centra.org**

\*\$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. Applications open October 1, 2017, limited time offer. 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.

## Going Places

Call Conway Tours at 812-379-9811 to learn more about how you can take part in these trips as a Centra Credit Union Member!

### Southern Charm

**October 22 – 29** See what makes the South so special with a trip to Savannah, Georgia, St. Simon Island, Jekyll Island, Charleston, S.C., and shrimp boat ride! This is a motor coach trip.

### New York City at the Holidays

**November 27 – December 2** Three nights at Times Square in the heart of N.Y.C! Take a tour of the city, visit Radio City Music Hall and Rockefeller Center and see a spectacular Christmas Show! This is a motor coach trip.



## Centra's Holiday Giving Program Starts Soon!

**Giving back** to the communities we serve at Christmas time is a Centra tradition of which we are very proud. Be on the lookout for more information about our 2017 Holiday Giving Program on our social media channels and in our branches. We will keep you updated as our plans for this special event develop further.



# Fun Fall Activities

## On a Budget

Making memories with the family is important and it doesn't have to cost a fortune! Write these ideas down for fun, budget-friendly fall activities and keep them in a visible place. Mark them off the list as you go!

- Go to a high school football game
- Pick apples at an apple orchard
- While you're there, find a pumpkin too
- Take a hike somewhere out of the ordinary
- Pack a picnic and share it with your family on a warm fall day
- Make a new fall recipe
- Paint pumpkins
- Check local event listings for free fall festivals
- Create your own scavenger hunt and try to find fall items like a white pumpkin, a ghost, hay, an orange tree, etc.

With a little bit of creativity, you could add even more ideas to this list and create a fall full of fun activities and memories on a budget!



# Shop and Win Is Coming Soon!

## Get Ready to Win

It's almost that time again! 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 is \$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!

# 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](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