

# YOU BELONG

NEWS FOR CENTRA MEMBERS | JANUARY - MARCH 2018

## Holiday Spending Just Got Easier for YOU!

With **NO Balance Transfer fee** and **1.90% APR\*** for 12 months on all Balance Transfers completed by December 31\*\*, the Centra Platinum Card is making holiday shopping even sweeter!

Stop paying exorbitant interest rates! Transfer your balances to the Centra Platinum Card and save!

Make your balance transfer now by calling us **866-820-5825!**



 **CENTRA**  
CREDIT UNION  
Centered around you.



Federally Insured by NCUA. Equal Housing Opportunity.

\*APR = Annual Percentage Rate and is based on a variable loan product. All loans are subject to credit approval. This Balance Transfer special of 1.90% APR will be in effect for the first 12 months from the time you make the transfer. After the first 12 months, the APR is based on the Prime Rate (Index) plus a margin of Prime Plus 5.74% to 11.00% (currently 9.99% - 15.25%). Your APR will be calculated by adding a margin from above to the Prime Rate as correctly published in the Wall Street Journal as of the 15th day of the month immediately preceding the billing cycle. The Credit Union may adjust the rate once each month effective the first day of the billing cycle. APR changes will reflect on the following month's statement. The APR will never be greater than 18.00%. Any increase in the annual percentage rate will take the form of additional payments shown as Total Minimum Payments on the statement. If the Index is no longer available, the Credit Union will choose a new index which is based upon comparable information. Offer subject to change at any time without notice. \*\*After 12 months, the normal Balance Transfer Fee will apply to all balance transfers. Balance Transfer Fee=\$10.00 or 2% of the amount of each balance. Cash Advance Fee of \$10.00 or 2% of the amount of each cash advance, whichever is less, will apply when you open your credit card account. Foreign Transaction Fee of \$10.00 or 1% of each transaction in U.S. dollars will apply when you open your credit card account.

## Save with Centra:

**Sprint** 

\$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.

### ATM SKIMMERS FOUND ON THREE CENTRA ATMS

On Sunday, December 10, 2017, Centra employees found evidence of ATM skimmers on three Centra ATM locations and one ATM skimmer device was recovered. The impacted locations are 2125 Veterans Parkway in Jeffersonville, 3010 State Street in Columbus and 651 Hamburg Way in Sellersburg. All three ATMs have been secured and are safe to use. For your protection, we closed the debit cards of Members who had recently used these ATMs. If your Centra Debit Card has been closed, please visit your nearest Centra Location to receive a new card instantly.

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### Holiday Closings

Monday, January 15

**Martin Luther King Jr. Day** Closed

Monday, February 19

**President's Day** Closed

Monday, May 28

**Memorial Day** Closed

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

 **CENTRA**  
CREDIT UNION  
Centered around you.

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# Letter from the President



**Dear Members,** 2017 was a year of prosperity and growth for Centra Credit Union and I hope it was the same for you and yours.

At Centra we began year two of our strategic plan. We also put more money back in our member's pockets by eliminating certain fees and implemented Online and Mobile banking changes. Lastly, we gave back more than ever in our communities through increased donations, our Holiday Giving Program, and efforts to expand our overall volunteerism. 2017 was a good year and we are already headed full speed into 2018.

If you use our Online and Mobile Banking systems, you likely noticed some changes to the way they looked. I am proud to say that we are now averaging more than 13,000 users on a daily basis. I also want to thank our Members for their patience during the conversion. The Online and Mobile changes were the first phase of a necessary change to our Core Operating System. The system that we are currently operating on has been in use since the 1980's and we have recently been made aware that it will no

longer be supported. As a result, we will be migrating to a new system that will offer many of the improvements you've been asking for including less wait time in branches. Migrating to a new system required us to make additional changes, including those with Online and Mobile applications. Stay tuned for more!

In other exciting news for 2018, our newest location will be opening next year. This new location will be conveniently located in the newly renovated Kroger shopping plaza on State Street in New Albany. Complete with a drive through and ATM, the newest Centra Location is going to be a real asset for those of you in Southern Indiana.

As always, I'm keenly aware of the fact that Centra would not be where it is now and still moving forward without you, our Members. Thank you for your continued trust and support. We are Centered Around You.

*Rick A. Silvers*  
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!

## Centra Helping Local Organizations

**Thirty-six non-profit organizations** got a financial boost this year thanks to Centra Credit Union. Centra gave 40 grants of \$2,500 each to non-profits within the communities we serve. Centra employees were asked to nominate the non-profits they felt passionately about supporting and 36 were chosen, some of which were awarded twice.

"We are so proud to not only support our communities with these donations, but also that our Team Members took great pride in nominating organizations that are important to them. We chose to support mostly local non-profits, but given the number of recent tragedies, we chose to support a few national organizations like the Red Cross," said Centra Chief Experience Officer, Patty Knorr.

Some of the non-profits Centra supported with this initiative include: Big Brothers Big Sisters Bartholomew County, Foundation For Youth, Shop With A Cop, Fireman's Cheer Fund, Girl's Inc., Ronald McDonald House, Love Chapel and more.

"As Centra grows and our Member base increases, we remain committed to supporting our communities in the same way we have since our Credit Union began. There are so many phenomenal organizations in Columbus and we are proud to support them by giving back this year," said Centra President and CEO, Rick Silvers.



Bartholomew Co. Human Society: Community Involvement Officer, Jenni Carr with Centra Team Member, Missi Martin, Humane Society Director and Board Members



Big Brothers, Big Sisters of Bartholomew County: Community Involvement Officer, Jenni Carr with Big Brothers Big Sisters Director Kelly Backmeyer and Board Members



Anchor House: Seymour Branch Manager Karen Owens and Assistant Branch Manager Brian Schoettmer with Anchor House Executive Director Dave Bedwell



Girls, Inc.: Project Manager, Kendra Zumhingt, with Girl's Inc. participants Director, Ginger Schneck



Jennings County Youth Foundation: Centra Branch Manager Leslie Wilson with Jennings County Youth Foundation Leaders



Firemen's Cheer Fund: Centra HR Team with Bartholomew County Firemen

# 2017 Holiday Giving Program Was A Major Success!

This is the fifth year of our **Holiday Giving Program** and Centra members, along with local communities, now have a greater understanding of the program and its importance to local families. During the Holiday Giving Program, Centra members, employees and the community are encouraged to support local agencies' Christmas Programs by making financial donations while visiting a Centra branch. All money raised through the Holiday Giving Program is returned to our local partner organizations to provide holiday gifts for local children and families in need. Our goal is to be able to help as many children as we can. This year, we are proud to say together we raised more than \$30,000. This will help approximately 300 children have a brighter holiday season! Thank you for your generosity and commitment to help those in need in our communities.

## HOW MUCH CAN YOU SAVE?

LOWER MONTHLY PAYMENTS

IMPROVE YOUR CREDIT SCORE

CONSOLIDATE DEBT

GAIN PEACE OF MIND

SAVE MONEY

WE'RE SO INVESTED IN SAVING YOU MONEY, WE'LL GIVE YOU A \$50 GIFT CARD JUST TO GIVE THE LOAN CHECK UP A TRY.\*

\*To receive gift card, you must authorize Centra to review your credit. After your Loan Check Up is complete, you will need to meet your Centra Lender to discuss your options and pick your up your gift card.



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## Going Places

Call Conway Tours at 812-379-9811 to learn more about how you can take part in these 2018 trips as a Centra Credit Union Member!

### Cape Cod, Martha's Vineyard, Nantucket

**June 23 – 29** – Spend 5 nights at a resort on Cape Cod. Motor Coach Trip.



### Canadian Rockies and Glacier National Park

**JULY 15 - 22** – For an 8 day trip. Highlights include: Calgary, Glacier National Park and Banff.

### Ten Day Shades of Ireland

**SEPT 17 - 26** – Dublin, Irish Evening, Kilkenny, Waterford and more!



### Northeast Motor Coach Trip

**Sept. 27 - Oct. 4** – See New England fall foliage including Maine, Vermont and New Hampshire.

### Seven Night Classic Danube River Cruise

**SEPT 27 - OCT 7** – Budapest, Bratislava, Vienna, Wachau Valley, Linz, Passau, Regensburg, Munich, Linderhof Palace, Oberammergau.

# Board and Supervisory Committee Nominees

## 2018 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



**James Bickel** is President and Chief Executive Officer for Columbus Regional Health. Prior to joining CRH, Bickel was Materials and Production Manager for a Cincinnati-based manufacturing firm for 12 years. He has a B.S. in Business Management from the University of Cincinnati and an MBA from Ball State University.



**Donald Jackson** is Vice President & Treasurer for Cummins Inc. Jackson handles Global Liquidity & Treasury Operations, Foreign Exchange & Commodity Risk Management, Debit Capital Markets, Treasury Risk & Compliance, and Pension Risk Management. Prior to joining Cummins in 2013, he worked in a number of Finance roles for Hewlett-Packard.

### Supervisory Committee



**Joseph Brown** is a partner with Rodefer Moss & Co., PLLC, where he practices in their New Albany, Indiana and Louisville, Kentucky offices. Brown is the Director of Audit for the firm's Indiana and Kentucky offices. He is a graduate of Indiana University with a B.S. in accounting. He now serves as Chairman of the Centra Supervisory Committee.



**Mark Eddy** is the Executive Director of Leadership Southern Indiana and has been in the role since 2010. Eddy is dedicated to community service and serves on the boards of the Floyd Memorial Foundation, Metro United way and is the Board President for the Indiana Leadership Association.

## Loretta M. Burd Scholarship

The Centra Foundation places a high value on education and the importance of individuals pursuing higher education opportunities. That's why we offer scholarships for graduating high school seniors and non-traditional students who plan to attend a two or four year college, university, or technical school.

The scholarship program is named in honor of Loretta Burd who retired in 2012 after 47 years of service, including 25 years as Chief Executive Officer.

We offer two scholarships:

**LORETTA M. BURD HIGH SCHOOL SCHOLARSHIP** - Every year, the Centra Foundation will award scholarships to graduating high school seniors. Applications will be evaluated on the following criteria; academic achievements, school and community involvement and a written essay related to financial literacy.

**LORETTA M. BURD ADULT SCHOLARSHIP** -The Adult Scholarship is designed for adults over the age of 22 who have realized the importance of post-secondary education for their career and family.

The scholarship application will be open from **January 9 – February 28, 2018** and can be found at [www.centra.org/scholarships](http://www.centra.org/scholarships). Winners will be notified and announced in April 2018.

Follow us on Facebook to stay up to date on most current Scholarship information: [www.facebook.com/centracu](http://www.facebook.com/centracu)

## 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