

YOU BELONG

NEWS FOR CENTRA MEMBERS | APRIL - JUNE 2018

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Visit us online to
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Centra.org

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Follow Us on Social Media:

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



Save with Centra:



Centra Members receive \$100 cash reward for every new line activated, and \$50 for each line transferred into Sprint Credit Union Member Cash Rewards. Visit LoveMyCreditUnion.org/Sprint to learn more.

2018 ANNUAL MEETING

The Annual Meeting will be held on Wednesday, April 18 at 11:00 am, at The Columbus Pump House located at 148 Lindsey Street in Columbus, Indiana.

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Holiday Closings

Monday, May 28
Memorial Day Closed

Wednesday, July 4
Independence Day Closed

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



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Letter from the President



Dear Members, It is an exciting time to be a part of the Centra Family. By now, you're hopefully aware of the major internal systems improvements that we will implement over the next month. This is not only a necessary improvement, as our current operating system will no longer be supported in the near future, but it will include many upgrades that will benefit your experience with us.

With the new system, you will have access to more Online and Mobile Banking improvements, including the ability to access all your accounts in one place – even those you link in from outside institutions. You will be able to create a separate login for those with whom you share a joint account for increased security. You will also now have fingerprint access for your mobile devices! With our new operating system, we will be able to bring newer technologies like these to you faster and more efficiently than before.

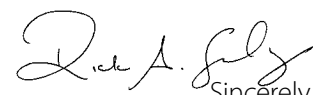
Much of the work to make this improvement happen will be done behind the scenes over the weekend of Saturday, May 5th through Monday, May 7th. Unfortunately, due to the scope and complexity of this system change, we will need our branch locations to be closed for these three days. Online and Mobile Banking, Shared Branching and CentraPhone will also be unavailable during this time. We recognize that this is

an inconvenience for all our Members and we are taking steps to help mitigate the circumstances, including expanding our Contact Center hours to address Member questions during this period. Your automatic withdrawals and deposits will still go through as planned during this time and you will be able to use your debit cards, credit cards and ATMs as usual.

If you have not yet received your communication about the pending improvements, please visit Centra.org or your nearest Centra location. We have compiled a comprehensive guide to ensure you're aware of what's to come and help you prepare for the change.

Since 1940, when your Credit Union opened for the first time, every decision we have made has been Centered Around You. Today, more than 75 years later, we are still committed to doing everything we can to make banking with us the best possible experience. The decision to upgrade our internal operating system is a necessary decision that aligns with our mission and positions us well for future.

Thank you for your continued trust in Centra Credit Union – it's something we don't take lightly. Today, tomorrow and always, we are here for you.


Sincerely,
- Rick Silvers

Financial Myth Busters: I Don't Earn Enough To Save

Have you ever thought to yourself, "Save? I don't earn enough to save!"

If the answer is yes, it's time to switch your thinking. If you don't think you earn enough to save, you should think you don't earn enough not to save. It's vital that you have some kind of an emergency fund for those unexpected expenses, especially if you don't have much left over each month after you've covered your planned expenses.

Consider these five unexpected ways to save money and add to your savings each month:

- 1. Start Couponing.** This doesn't mean buy five shampoos because they're "buy three get two free". This means, check out the weekly sales paper and plan your meals around what's on sale.
- 2. Ditch your cable.** This shouldn't require much explanation.
- 3. Turn off your lights.** And unplug your coffee maker & toaster. You might be

surprised just how much these small energy-saving activities add up!

- 4. Get creative for entertainment!** It's easy to go to a movie, or a museum, but those things can get expensive. Get creative for entertainment and go on a scavenger hunt through the woods, have a picnic or attend free community events.
- 5. Watch gas prices and drive more intentionally.** It might sound crazy, but driving like you're gearing up for the Indy 500 can have a seriously negative impact on your gas mileage. Accelerate slowly and coast when you can to conserve gas.

If you do these things this month, you're sure to have at least a little left in your pocket to put in your savings account. You do earn enough to save, you just have to be intentional!

Need to open an account with us? Make an appointment at your nearest Centra location. We want to help!

Going Places

Call Conway Tours at 812-379-9811 to learn more about these 2018 trips.

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, Obergamergau.

EVERYTHING YOU NEED TO KNOW ABOUT OUR UPCOMING SYSTEM UPGRADES

All Centra Branches, Shared Branches, Online, Mobile Banking, & Bank By Phone will be unavailable May 5 - 7.

You will notice the following after the upgrade:

Each of your accounts will have its own number and may be slightly different than the number you have used previously. Everyone will receive their new account numbers in an unmarked envelope this month.

New statements and receipts. You will still see all the information you've always received; statements and receipts will just look a little different.

- Interest will be posted and statements will be issued when we begin the conversion to the new system. The remainder of your interest will post at the end of the month as usual and a second statement will be issued as well. Moving forward, all statements and interest will post as usual.

Online and Mobile Banking Upgrades.

- All your accounts will be available in one login for added convenience.
- You will be able to send money to any Centra account in real-time and without fees.
- You'll have access to a budget tracker that will help you be more conscious of your spending. You'll even be able to link outside accounts.
- You'll be able to change your User ID to something more personal and create a separate login for anyone with whom you share a Joint Account.
- Fingerprint recognition will be available in the mobile app to make logging in even easier.

For questions during the upgrade, please call the Contact Center at 800-232-3642.

Saturday, May 5: 8:30 am - 5:00 pm

Sunday, May 6: 12:00 pm - 5:00 pm

Monday, May 7: 8:00 am - 6:00 pm

Please note, Contact Center Service Agents will not be able to transact on your account, but they can provide account information as of 5:00 p.m., Friday, May 5.

HOW TO PREPARE

1. Check your account balances prior to May 5.
2. Closely monitor spending to avoid overdrafts.
3. Don't worry about automatic payments, scheduled payments, or withdrawals, they'll happen as planned.

Centra Named in List of Top Ten United Way Bartholomew County Campaigns



At Centra, we're focused on a culture of "People Helping People". Centra was recently listed as one of the top 10 United Way Bartholomew County Workplace Campaigns - yet another example of our Credit Union walking the walk. Others in the top 10 list included several much larger corporations like Cummins Inc. and Columbus Regional Hospital. It's no small feat Centra's 350 Team Members donated more than \$37,000 to support the United Way of Bartholomew County and its partner agencies in 2017.

"I'm really proud of the Centra Team Members for going above and beyond and donating their hard-earned money to the United Way. We offer this opportunity to our Team Members to help make a difference in their communities and it's great to see how many of them give out of the goodness of their hearts," said Centra Community Involvement Officer, Jenni Carr.

The United Way of Bartholomew County has more than 20 partner agencies that provide resources and support for those in need in the Bartholomew County area. The funds raised through the Annual United Way Campaign are doled out across the partner agencies and other agencies as designated by the donors.

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

New Albany

2150 State Street
New Albany, IN 47150
(812) 850-6300

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 shared branches and ATM locations, visit Centra.org.



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FREE CHECKING

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Visit any Centra location for more information.