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) 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.

We will tell you the results within three business days after completing our investigation. If we decide there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

Centra Credit Union
P. O. Box 789
1430 National Road
Columbus, IN 47202

Business Days: Monday through Friday Excluding Federal Holidays
Phone: (800) 232-3642 or (812) 376-9771
MORE DETAILED INFORMATION IS AVAILABLE ON REQUEST
Dear Members,

Centra Credit Union has been focused on our Members since our start as Cummins Credit Union in 1940. We now serve more than 140,000 Members and we are continuing to grow. We believe that healthy companies are companies that are growing and constantly improving.

After nearly 78 years of service, we have undergone a significant change to ensure that we were ready and able to serve our current and future Members with the same level of personal care and technology options that you have come to expect from us.

In late 2016 our service provider notified us that our internal operating system would no longer be supported in the very near future. This is our primary technology system that supports our products and services, houses all of our member and account information, provides the data and connection to our Members’ Online and Mobile Banking platform, and is also used by every Centra Team Member to provide various services to our Members.

With you in mind, our team began months of research to find a new internal system that could do everything our current system could do, plus adapt to new and changing technology in the future. A new system was identified and the 18-month process of converting to this system began.

As you know, the new system went live on Monday, May 7th. During this final stage of conversion, some issues impacting our members were identified that had not come up during the thousands of hours of testing and training our Team Members conducted. While the conversion to the new system was secure and successful, several services our Members use regularly were disrupted. In addition, our phone lines experienced frequent intermittent outages and dropped calls in the weeks following the switch to the new system, making it difficult for us to connect with our Members.

As a Credit Union, we are wholly dedicated to serving you, our Members. When we are unable to provide the high level of service you rightly expect and that we are accustomed to delivering, we are missing our primary goal. I want to personally apologize to any of our Members who experienced long wait times for help or disruptions in service. We are dedicated to ensuring that you have access to the services you need and prompt assistance for your questions and concerns. While I, and my Senior Leadership Team, are truly sorry for our service disruptions during this time, we are proud of the dedication our Team Members showed as they worked tirelessly over these last few weeks to resolve the issues and to care for our Members.

All of us at Centra sincerely value the relationships we have and we are committed to doing our best for you, when the seas are calm or when they are a little choppy. We are also committed to continuous improvement and we have learned much from our conversion and we will use the insights gained to strengthen our credit union for you, our Members. Thank you for your patience and support and for the loyalty and trust you have placed in Centra.

Sincerely,

Rick Silvers
President and CEO

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**Letter from the President**

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**Seven Night Classic Danube River Cruise**

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**Loretta M. Burd High School Scholarship Winners**

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. We are excited to announce we will be offering one $2,500 High School Scholarship per Centra Location, and two $2,500 Adult Scholarships, for a total of twenty three High School, and two Adult Scholarships in 2018.
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Columbus North High School

Kya Foyle
Columbus North High School

Peyton Pike
Columbus North High School

Hannah Steele
Falconer Central High School

Jacob Langdon
Floyd Central High School

Grace Hasler
Hauser High School

Caroline Elliott
Jeffersonville High School

Madeline Hill
Jennings County High School

Nancy Lin
Madison Consolidated High School

Linda Long
Nash Central High School

Amanda Hasselbring
North Decatur High School

Brooke Rainier
Our Lady of Providence High School

Ethan Furnish
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Trevor Cox
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Makayla Kieser
Seymour High School

Ryan Robison
New Albany High School
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Jacob Mears
Westfield High School
No Image Provided

Garrett Messer
Nicholas Satterfield

Centra Adult Scholarship Winners

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Where We Are

New Albany
2150 State Street
New Albany, IN 47150
(812) 806-5300

River Ridge
450 Park Hill Road
Jeffersonville, IN 47130
(812) 232-1642

Scottsburg
281 N. Gardner
PO Box 400
Scottsburg, IN 47170
(812) 722-7377

Scottsburg Walmart
Walmart #142
1616 W. McClain
Scottsburg, IN 47170
(812) 727-1919

Sellersburg
7912 State Road 60
Sellersburg, IN 47172
(812) 250-3930

Indianapolis
Carmer
1371 N. Pennsylvania, Suite 101
Carmel, IN 46032
(317) 865-3380
(800) 421-4111

Shadyside
4526 N. Shadyside Ave.
Indianapolis, IN 46226
(317) 541-1565

Outside Indiana
Jamestown, KY
4700 Baker Street
Jamestown, KY 42434
(576) 753-4405

Whitakers, NC
937 N. U.S. 131
PO Box 106
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
1900 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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