

# YOU BELONG

NEWS FOR CENTRA MEMBERS | JULY - SEPTEMBER 2018

## FOR YOUR BIGGEST INVESTMENTS.

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*here.*

**WITH A HOME EQUITY LINE OF CREDIT**

**Learn more at [Centra.org](http://Centra.org)**



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## Save with Centra:

# Sprint

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](http://LoveMyCreditUnion.org/Sprint) to learn more.

### Kids Commons Day

Looking for something fun to do next month? Join us for a FREE day at KidsCommons in Columbus, Indiana on August 5 from 1-5 p.m. We'd love to see you there!



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### Holiday Closings

Wednesday, July 4  
**Independence Day** Closed

Monday, September 3  
**Labor Day** Closed

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

### 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!



# Letter from the President



**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

## 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!

### 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.

## 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.



Molly Braunecker  
Charlestown High School



Elizabeth Frazier  
Columbus East High School



Tanner Stevens  
Columbus East High School



Kaitlyn Niebrugge  
Columbus North High School



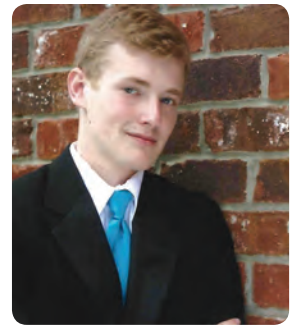
Kyla Foley  
Columbus North High School



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



Linzi Long  
Nash Central High School



Amanda Hasselbring  
North Decatur High School



Brooke Rainier  
Our Lady of Providence High School



Ethan Furnish  
Our Lady of Providence High School



Trevor Cox  
Scottsburg High School



Makayla Kieser  
Seymour High School



Paul Remmler  
Shelbyville High School



Alivia Schornick  
Southwestern High School



Kaitlyn Stephens  
Stephens Academy

Ryan Robison  
New Albany High School  
No Image Provided

Jacob Mears  
Westfield High School  
No Image Provided

### Centra Adult Scholarship Winners

Garrett Messer

Nicholas Satterfield

# 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.

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

## Where We Are

### Member Service Centers

**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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