

# YOU BELONG

NEWS FOR CENTRA MEMBERS | OCTOBER - DECEMBER 2018

## LOVE YOUR CAR LOVE YOUR PAYMENT

REFINANCE WITH CENTRA  
GET RATES AS LOW AS 2.99%  
ANNUAL PERCENTAGE RATE\*  
NO PAYMENT 90 DAYS



\*Auto, Trucks and Motorcycles. Refinance loans (must be NEW loan to Centra with at least 6 months payment history verified by existing contract or credit bureau), AND Person-to-Person purchases (NOT applicable to Indirect). Payments must be set up on automatic deduction from Centra checking or payroll deduction for offer to be valid. No other offers, coupons or discounts apply. All other normal underwriting guidelines apply. Good for applications for these product types taken from 9/4/18 – 11/30/18, with loan closings required by 12/15/18. Interest accrues beginning the first day the loan closes. Your repayment term begins when your first payment is due. All loans subject to credit approval. Rate will vary by the term of the loan, and your credit score, age of vehicle, etc. Rates subject to change without notice.



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

Join us for the Lunch and Learn, Adulting 101: How to Invest on October 23rd, from 12-1pm at Upland PumpHouse in Columbus to learn more.



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### Holiday Closings

Sunday, November 11th

**Veteran's Day** Closed

Thursday, November 22nd

**Thanksgiving Day** Closed

Monday, December 24th

**Christmas Eve** Closed @ NOON

Tuesday, December 25th

**Christmas Day** Closed

Monday, December 31st

**New Year's Eve** Closed @ NOON

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



MHCN30/4115386

# Letter from the President



**Dear Members**, you are the future of Centra Credit Union. You, your families, your children's families, are the reason Centra exists today and why we need to ensure Centra's success in the future. More than 77 years ago, when eight employees of Cummins Engine Company started our credit union with little more than a cigar box and a few dollars, those founding members had a goal. That goal was to provide for low cost credit and a convenient place to save money.

That goal hasn't changed, but it has come to mean so much more. In today's world, our members need robust banking technology, convenient and personalized service, and competitive products and services designed to meet everyone's needs. Supporting this goal now takes much more than a cigar box. It takes an entire team of professionals – from those who serve you in our branches and contact center to those who work behind the scenes to support your banking needs.

Centra currently serves over 144,000 members through 23 branch locations and a large contact center. The Credit Union has opened two new branches in the past three years and we have plans to open more. We're here now to serve you and your

family, just as Centra Credit Union has done for generations. And we want to be here for generations to come as well. To do that, we have to prepare for the future by positioning Centra for continued growth. As Centra grows across south central Indiana, our team behind the scenes grows too. To support this growth, Centra will be building a new Corporate Headquarters.

For nearly a year, Centra has been researching the best options to meet our needs for office space while respecting the Credit Union's responsibility to our members. We have come to the conclusion that our best option is to build a new Corporate Headquarters Building on property we already own in Columbus. The new building will provide the space we need now and provide for additional growth in the future, while remaining committed to our local community. We will keep our Corporate Headquarters and decision-making right here where it belongs – in the same community as our members.

*Rick A. Silvers*  
Sincerely,  
- Rick Silvers



Rendering of Centra Headquarters by Ratio.



**DON'T  
GO OFF  
THE GRID!**

**Keep your contact information up-to-date, so you don't miss important information about your Centra accounts**

To ensure your account information is as secure as possible and to make sure you receive important updates, don't forget to provide Centra with ANY changes in your contact information.

Recent upgrades make it easy for you to change your:

- User ID
- Password
- Mailing Address
- Email Address
- Phone Number

Simply sign into Online Banking and update this information under the My Profile menu. You will not be able to change this information for another Member, even those with whom you share an account. Remind them to update their contact information as well!

## 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!



### From the Outback to the Glaciers

**FEB 11 - MARCH 3** – Cairns, Great Barrier Reef, Melbourne, Alice Springs, Ayers Rock, Sydney Opera House, Choice on Tour, Christchurch, Fanz Josef Glacier Region, Queenstown, Skyline Restaurant, Milford Sound, Mt. Cook National Park, Dine with New Zealand family

### Iceland's Magical Northern Lights

**OCT 9 - OCT 15** – Reykjavik, Northern Lights Cruise, Golden Circle, Thingvellir National Park, Geysir, Gullfoss, Vik, Seljalandsfoss, Skogar Folk Museum, Skogafoss, Jokulsarlon Glacial Lagoon, Skaftafell National Park, Vatnajokull Glacier, Lava Exhibition Center, Blue Lagoon.

### Mystery Trip - Alpine Lakes

**OCT 22 - OCT 28** – Always a great time and always sells out fast!

## Loretta M. Burd Scholarship

**The Loretta M. Burd Scholarship Program** will be open for applications in January 2019. 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.

Watch the Centra Foundation website for more details to come available at the beginning of 2019. [www.centra.org/scholarships](http://www.centra.org/scholarships).

# Get Ready for Shop & Win!

## 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. PLUS - Earn double reward points for all purchases

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! Don't have a Centra MasterCard or Visa Credit Card? Now is the time to get one!

## Holiday Giving is coming soon!



**Thanks to members like you,** in 2017 Centra raised more than \$31,500 to help 315 local children and families in need have a brighter Christmas. As in the past, Centra Team Members collected donations in their branches for about two weeks after Thanksgiving to help support the Centra Holiday Giving Program. The money collected was donated to 9 local non-profit organizations in the communities we serve.

We are so thankful to be able to support our partner organizations to provide a brighter, happier Christmas for many in our communities. Thank you for helping The Centra Foundation make this possible!

The 2018 Centra Holiday Giving Program will begin on, November 23rd and run through December 15th.

The Centra Foundation is the charitable arm of Centra Credit Union and was formed to extend the Credit Union mission of People Helping People. The Centra Foundation is Centered on Caring and aims to involve Centra Members and friends in supporting charitable efforts that help meet the needs of communities where Centra Members work and live.

## 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

**Southwestern 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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