

YOU BELONG

NEWS FOR CENTRA MEMBERS | JULY - SEPTEMBER 2019

New Technology, More Convenience, ITMs are coming to Centra!



What are ITMs?

"ITM" or Interactive Teller Machines, are ATM's with a live video functionality. They give you the option to have a face-to-face transaction with a Centra Credit Union Service Agent. All our Interactive Service Agents are located with the rest of our Contact Center in Columbus, IN.



TOUCH THE SCREEN

Simply drive up, touch the screen and you'll be connected by live video to a friendly Centra service agent.



SCAN YOUR ID

Have your ID ready and endorse checks before visiting. ITMs dispense cash, coins, and receipts, but sadly, not pens or suckers.



DRIVE AWAY HAPPY

The same face-to-face service you expect inside, but out there, in your car.

How do ITMs work?

It is like talking on a webcam or video-calling a friend. You can make eye contact and communicate live with a real person rather than through a speaker in the drive-thru, or over the phone.

How will the drive-thru be different?

Your transactions will remain largely the same as they are now. Your Interactive Service Agent will help walk you through the process. Just drive up and press the button on screen to get started. You'll need to make sure you endorse your checks ahead of time, or have a pen handy when visiting an ITM. Learn more at Centra.org/itm.

Save with Centra:



You could have a \$100 cash reward with each new line you activate.

Learn all about how your Membership gets you all these exclusive savings, and more at LoveMyCreditUnion.org. Check them out and start enjoying credit union Member benefits you never knew you had.

It's Time for Family Fun!

Centra will be sponsoring a Free Family Fun time at the kidscommons, in Columbus, IN, on Sunday August 4th. The event will be open from 1:00 PM to 5:00 PM.



In this issue:

[Letter from The President...page 2](#)

[Loretta M. Burd Scholarship Winners
...pages 2-3](#)

[Error Resolution Notice...page 4](#)

Holiday Closings

Thursday, July 4

Independence Day Closed

Monday, September 2

Labor Day Closed

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



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Letter from the President



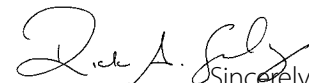
Dear Members, Each of you make the growth of our credit union possible. This year we marked another significant milestone in our growth as we reached \$1.5 billion in assets just seven years removed from reaching \$1.0 billion. On behalf of the Team Members of Centra, I would like to

offer our thanks for your continued support.

The sustained growth of our Credit Union has allowed us to invest in our strategic plan and work to continually improve the experience of our Members. Some recent examples of our commitment to you have been significant advancements to our Centra telephone system and our Contact Center phone delivery channel. One of the many upgrades significantly increased our call capacity to avoid service disruptions during heavy call volume times.

The Contact Center also upgraded their delivery channel to let members know what their place in the call queue is, offer a callback messaging service, and provide new dedicated call queues that will direct you to agents specifically trained to help with many of your needs. All these enhancements were made to improve your experience over the phone.

The last piece to our Contact Center upgrade was the expansion of our new Video Contact Center. As we continue to improve our convenience services, we made the leap to join other financial institutions in offering Interactive Teller Machines (ITMs). ITMs will replace select Drive-Thru Tube Systems and ATM locations. See the article on the cover or visit Centra.org/itm for more info.


Sincerely,
- Rick Silvers

Follow Us on Social Media:



We use Facebook, Twitter, and Instagram 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!

Going Places

Call Conway Tours at 812-379-9811 to learn more about how you can take part in these 2019 trips as a Centra Credit Union Member!



Cape Cod & Islands

September 7 – 14

Cape Cod, Martha's Vinyard, Nantucket, and 5 nights Beachfront Resort



Mystery Trip

October 22 – 29

Always sells out!



Christmas Trip

2019

2 nights in the Inn at Christmas Place in Pigeon Forge, TN and 2 nights at Biltmore Estate

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 awarded one \$2,500 High School Scholarship per Centra Location, and two \$2,500 Adult Scholarships, for a total of twenty four High School, and two Adult Scholarships in 2019.

The Centra Foundation would also like to recognize to Shirley Shea for her support to the Loretta M. Burd Adult Scholarship Program. The adult scholarship program is designed for adults over the age of 22 who have realized the importance of post-secondary education for their career and family. We are very grateful for such a great community partner!

Loretta M. Burd
Scholarship
Winners



Alyssa Lobb
Frewsburg Central School



Ava Pruitt
Columbus East High School



Caileigh Pryor
Austin High School



Darrin Schweitzer
Triton Central High School



Destinie Achelpohl
Austin High School



Eliza Mount
Scottsburg High School



Haylee Hedrick
Jeffersonville High School



Jonathan Kipper
Jennings County High School



Joseph Kurek
Zionsville Community High School



Julia Vegar
Jeffersonville High School



Lauren Wetterau
Columbus North High School



Mackenzie Gray
Madison Consolidated High School



Madison Meers
Floyd Central High School



Maggie Buffo
Columbus East High School



Marissa Smith
Indian Creek High School



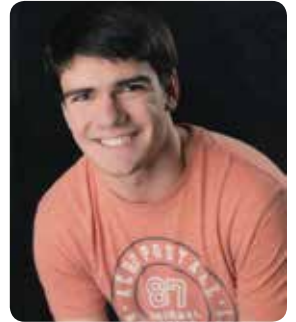
Nolan Keeler
New Albany High School



Peter Awad
Columbus East High School



Rachel Street
Silver Creek High School



Robert Branaman
Brownstown High School



Tanner Long
Nash Central High School



Taylor Figgins
Columbus Signature Academy
Columbus NorthHigh School



Tyler Upton
Providence High School

-not pictured-

Alina Yu

Olivia Wilmer

Loretta M. Burd
Adult
Scholarship
Winners

Patti Torre

Jonathan Barrett

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

Columbus

National Road

1430 National Rd.
PO Box 789
Columbus, IN 47202
(812) 376-9771
(800) 232-3642

Union Street

601 Union St.
PO Box 789
Columbus, IN 47202
(812) 372-8811

26th Street

2020 26th St.
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 Dr.
PO Box 1050
Madison, IN 47250
(812) 273-8844

North Vernon

975 Veterans Dr.
North Vernon, IN 47265
(812) 346-9596

Shelbyville

2450 E. State Rd. 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 Rd.
Jeffersonville, IN 47130
(800) 232-3642

Salem

1208 South Jackson St.
Salem, IN 47167
(812)570-3016

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

651 Hamburg Way
Sellersburg, IN 47172
(812) 280-2820

Seymour

520 South Jackson Park Dr.
PO Box 363
Seymour, IN 47274
(812) 523-3230

State Street

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

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 St.
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 Dr.
PO Box 789
Columbus, IN 47202

Mortgage Center

70 Carr Hill Rd.
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.