

# YOU BELONG

NEWS FOR CENTRA MEMBERS | JANUARY - MARCH 2019

**How much  
can you save  
with a Loan  
Check Up?**

**Ask us today!**



 **CENTRA**  
CREDIT UNION  
Centered  
around **you.**



Federally Insured by NCUA. Equal Housing Opportunity.

**Save with Centra:**

**Sprint** 

Right now, Centra Credit Union Members can get cash rewards for each new line you activate with Sprint. Visit **LoveMyCreditUnion.org/Sprint** or **Centra.org** for details and special offers.

**TWO NEW BRANCHES are OPENING in early 2019!**

This year we will be opening one new branch in our Salem community, and our Sellersburg Branch will be moving to a new location, just down the road from the current location to be more easily accessible for you!



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## **Holiday Closings**

Monday, January 21

**Martin Luther King Jr. Day** Closed

Monday, February 18

**President's Day** Closed

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

 **CENTRA**  
CREDIT UNION  
Centered  
around **you.**

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# Letter from the President



**Dear Members,** 2019 marks the third year of our five-year strategic plan. The plan focuses on five specific tenets: Member Experience, Member Growth, Team Member Experience, Technology, and Physical Infrastructure. We are proud of the progress that we made this past year

and are excited about what is in our future. In addition to the investment in the new operating system, we have also invested monies to help protect Members from skimming devices at our ATM's, increased the bandwidth for our branch networks to serve you faster, rolled out remote deposit capture options for our Business Members, opened a new branch location in New Albany, added the ability for Members to link external accounts to their online banking experience, and introduced new mortgage products to better meet our Member's mortgage needs.

As we begin the new year, we are eagerly awaiting the relocation of our Sellersburg branch location and looking forward to opening another new branch to serve our neighbors in Salem. We expect continued new solutions for our Member's financial needs and plan to roll out the Zelle® person-to-person payment option, as well as to add the ability to "turn off" your debit card from your mobile device when you are not using it to further

reduce the risk of fraud. Both of these new services are planned for a 4th quarter rollout.

All of these initiatives, as always, are designed to be Centered Around You, our Members. As we look to continue to grow our Credit Union, we do so because we understand that our growth provides greater opportunities for us to serve you better, through new account options, new technologies, new locations, etc., and to ensure that we are here to serve future generations. Our growth, balanced with responsible management of expenses, is a duty that all of us at Centra are excited to own.

Again, thank you for your continued support and for your continued Membership.

Sincerely,  
- Rick Silvers

P.S. Periodically, we will send out special alerts and offerings via e-mail. These could include important Centra related news, special deposit offerings, discounts on loans, or even tickets to local events. If you are interested in being "in the know", please make sure we have your current e-mail address on file!

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## 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!

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## It's almost tax season.

**Soon, many people will get lump sums of money from tax refunds.** How can you be one of the few who uses that lump sum of money wisely? How can you make it grow?

### Use these tips:

**Start an emergency fund.** An emergency fund is what it sounds like – you use it for emergencies. This fund would be for instances you couldn't prepare for, like a furnace going out, or a major car repair.

**Use it for a down payment on a home.** Interest rates are low right now and they're only going to increase, so now is the time to buy a home.

**Pay on existing debt.** This is probably the least fun of the tips we've mentioned so far, but the less debt you have, the fewer monthly bills you must pay. When you have fewer monthly bills, you can spend more on fun things.

**Add to college funds** (or wedding funds). No matter what stage of life you're in, there's likely some big event you could be saving for. Whether you save for a college, or a wedding, you will be glad you did.

**Start or add to an IRA.** This is a great idea especially if you have a long time before you retire. If you talk to a financial advisor, you'll be shocked to find out just how much your money could grow between when you invest it and when you take it out for retirement.

**Upgrade your home.** Doing home improvements could really pay off when you sell. Do some research and find out how you can use your tax return to do home improvements that will make the biggest difference in your selling price. Upgrading the kitchen will impact your sales price and there are some other real money makers too.

**Donate.** Maybe you already have an emergency fund and you've already saved for upcoming events and retirement. If that's the case, at least consider donating a little of your refund. Find a cause you're passionate about, whether it's animals or the elderly and give to an organization that works to further the cause you're passionate about.

Need more tips on ways to use your tax return wisely? Visit our website [www.centra.org](http://www.centra.org) or contact us at **800-232-3642** to schedule time to talk with a Financial Advisor from Centra Financial Services.

# Holiday Giving Program

**TOGETHER WE MAKE A DIFFERENCE.**

**2018 marked the sixth year for our annual Holiday Giving Program.** Centra members, team members and guests are encouraged to support local organizations' Christmas Programs by making a monetary donation while visiting a Centra Branch. All money raised through the Holiday Giving Program is returned to our local partner organizations to provide holiday gifts for local families and children in need. Thanks to your generosity, as of December 6, Centra Foundation has raised more than **\$17,500** to make the holiday brighter for many families in our local communities. The program will officially end on December 15. Visit the Centra Foundation website; [centra.org/centra-foundation-holiday-giving](http://centra.org/centra-foundation-holiday-giving) or the Centra Facebook page to see photos from the program and learn more about the difference YOU made during the holiday season.

## Centra gives back to Local Organizations

**Thirty-seven non-profit organizations** will get a financial boost this year thanks to Centra Credit Union. Centra announced 41 grants of \$2,500 each to non-profits within the communities it serves. Centra team members were asked to nominate the non-profits they felt passionate about supporting and 37 were chosen. Some of the chosen non-profits will receive more than one grant.

"Centra Team Members took great pride in nominating organizations that are important to them, and we are proud to be able to support the communities we serve with these donations. We chose to support mostly local non-profits, along with a few national organizations like the Red Cross and American Foundation for Suicide Prevention," said Community Involvement Officer, Jenni Carr. Find a list of all the organizations that received donations at [centra.org/community-action](http://centra.org/community-action).

"Credit Unions were built on the premise of People Helping People. We are excited to help support so many wonderful organizations whose efforts support a similar mission and who do so in the local communities where Centra has a branch presence," said Centra President and CEO, Rick Silvers.



Love Chapel



Our Hospice of South-Central Indiana



Volunteers of America



Girls Inc.

## 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, 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.

### Alpine Lakes & Scenic Trains

**July 15 – 24** – Featuring cruises on Lake Como & Lake Maggiore and scenic trains in Switzerland & Italy.

Lucerne, Golden Pass Train, Zermatt Choice of Walking Tour or Matterhorn Museum in Zermatt, Glacier Express Train, St. Moritz, Bernina Pass Train, Ferry Ride on Lake Como, Como, Lago Maggiore, Farm Visit with Wine and Cheese Pairing, Lake Maggiore Cruise, Island Dinner.



### Iceland's Magical Northern Lights

**Oct 9 – 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.

# Board and Supervisory Committee Nominees

## 2018 Board of Directors Candidates Announced

Each year, according to our bylaws, a Nominating Committee presents a slate of candidates to fill the Board of Directors and Supervisory Committee. The following individuals have been nominated to serve.

### Board of Directors



**Loretta M. Burd** has been serving the credit union community for over 40 years. She served Centra in many positions before becoming CEO from 1988 to 2012. Her credit union involvement has been very active, serving in an advisory capacity to other credit unions, serving as an Officer of the Reicle-Shroyer Board of Directors, and as Chairwoman of CUNA's roundtable Council.



**Kesavan Venugopal** is the IT Director, Customer Solutions, leading a team of professionals that provide digital business solution for various business units at Cummins Inc. Venugopal has a MBA from University of Notre Dame, Bachelor of Engineering degree in Computer Science & Engineering from University of Mysore, India, and over 27 years of IT Industry experience.



**Randy Proffitt** is Vice Chancellor for Enrollment Services of Ivy Tech Community College, where he has also held the position of interim dean of Student Affairs. He holds a Bachelor of Science Degree in Journalism from Ball State University and MBA degree from Indiana University.



**Sara Jacobi** is a Director at Blue & Co., LLC in the Columbus, Indiana office. She is a licensed CPA with 23 years' experience providing attest, tax compliance and planning services to clients throughout Southern Indiana. Sara has also served on many community boards and committees including Chair of the Centra Financial Services Board of Directors.

Nominations for the Board of Directors may also be made through petition. The petition must contain signatures and account numbers of a minimum of 5% of the total membership. As of November 30 2018, Centra has 147,851 members. Valid petitions must be filed with the Secretary of the Board of Directors prior to March 1, 2019. Written statements of qualifications, biographical information, and willingness to serve if elected must accompany all petitions. **The Annual Meeting will be held on Tuesday, April 23 at 3:00 p.m. at 3801 Tupelo Drive, Columbus, IN 47201.**

## Loretta M. Burd Scholarship

**The Centra Foundation** places a high value on education and the importance of individuals pursuing higher education opportunities. We are excited to announce we will be offering one \$2,500 High School Scholarship per Centra Location in 2019! The scholarship application will be **open** from **January 10 - February 28, 2019** and can be found at [www.centra.org/scholarships](http://www.centra.org/scholarships). Winners will be notified and announced in April 2019.

We offer two scholarships:

**LORETTA M. BURD HIGH SCHOOL SCHOLARSHIP** - Every year, the Centra Foundation will award scholarships to graduating high school seniors. Applications will be evaluated on the following criteria; academic achievements, school and community involvement and a written essay related to financial literacy.

**LORETTA M. BURD ADULT SCHOLARSHIP** - The Adult Scholarship is designed for adults over the age of 22 who have realized the importance of post-secondary education for their career and family.

## 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

**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 a list of nationwide shared branches and ATM locations, visit [www.centra.org](http://www.centra.org).



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government