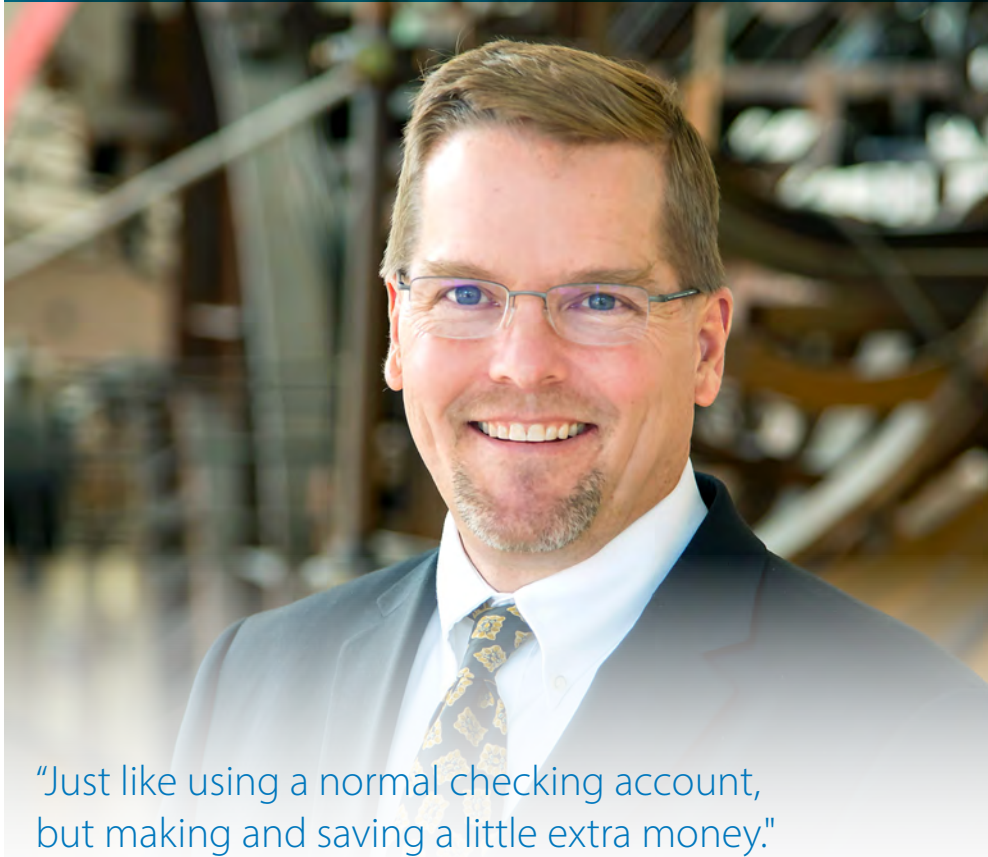


YOU BELONG

NEWS FOR CENTRA MEMBERS | JULY - SEPTEMBER 2021

CASHBACK CHECKING FREE CHECKING THAT PAYS



"Just like using a normal checking account,
but making and saving a little extra money."

- Steve Tam
Member

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



Federally Insured by NCUA. Equal Housing Opportunity.

Save with Centra:

Centra Members can save on a variety of products and services like TurboTax, SimpiSafe, Sam's Club, home and auto insurance, travel, entertainment, and much more! Start saving at LoveMyCreditUnionRewards.com!

More ITMs are coming!

We're introducing more Interactive Teller Machines (ITMs) throughout the remainder of this year. That means more of our Members can speak face-to-face with a Team Member in the drive-thru.

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Holiday Closings

Monday, July 5th

Independence Day Observed
CLOSED

Monday, September 6th

Labor Day CLOSED

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

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

MHC150 4117140

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
3801 Tupelo Dr
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

Member Loyalty Bonus and Rewards Disclosure Change Notice

Member Loyalty Bonus and Rewards payouts of \$600 or more in a calendar year are reportable on IRS form 1099-MISC.

For more information regarding form 1099-MISC, visit the IRS website at www.irs.gov/Form1099MISC.

Member Service Centers

Columbus

National Road

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

Washington St.

501 Washington St.
PO Box 789
Columbus, IN 47201
(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

Nashville

189 Commercial St.
PO Box 1050
Nashville, IN 47448
(812) 994-5055

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 Northwest
Ordinance 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



Shared Branch and ATM Locations

For a list of nationwide shared branches and ATM locations, visit www.centra.org.

Loretta M. Burd
Scholarship Recipients

Loretta M. Burd Adult
Scholarship Recipients

Kegan Prentice
Emily Engelking
Meegan Voss



Arturo Lopez
Columbus North High School



Nya Croft
Columbus North High School



Anna Combs
Columbus East High School



Brooklyn Stocksdale
Our Lady of Providence High School



Margaret Schweitzer
Triton Central High School



Emma Wilmer
Greensburg Community High School



Elizabeth Ertel
Jennings County High School



Lydia Pevlor
Trinity Lutheran High School



Tessa Collinson
Carmel High School



Rachel Riley
Madison High School



Kaleigh Leatherman
Orleans Junior Senior High School



Gavin Borden
Scottsburg High School



Garth Noble
Austin High School



Isaac Ohlmann
Our Lady of Providence High School



Emma Lopp
New Albany High School



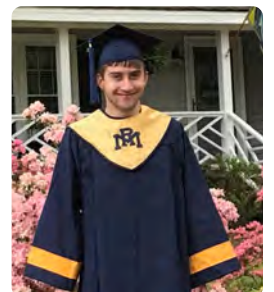
Grace Adams
Charlestown High School



Chantel Hartfield
Charles A. Tindley Accelerated School



Abigail Densford
New Washington Middle/High School



Benjamin Melnyk
Rocky Mount High School



Abigail Groce
Center Grove High School



Reed England
CSA New Tech High School



Hannah Beck
Beck Academy



Alex Settles
Jeffersonville High School



Corinne Covert
Southwestern High School

Letter from the President



Dear Members, A Centra Credit Union Membership means something. That phrase is the foundation of our new Member Loyalty Rewards. Over 18 months, Centra brainstormed, researched, and tested ideas that would create value for our Members, and Member Loyalty Rewards

are the end result. While these all-cash rewards are certainly meaningful, I'd like to share a little more about how and, more importantly, why our team built this program.

Each person who banks with Centra is a Member and that also makes them an owner of the Credit Union. When our Members contribute to our success, we're able to invest back into our Membership, continuing the cycle. We always give back through better rates, lower fees, and support for our Communities. But we wanted to do more.

That's why we sought to find the best way to directly reward you for helping our Credit Union succeed. As the team added more and more ideas, they all agreed that the most valuable reward for our Members is cash. Our Member research supported this. Once we'd developed Member Loyalty

Rewards, we knew we needed to hear from our Members. Since November 2020, more than 100 Team Members and Members have tested Member Loyalty Rewards and Cashback Checking. Their feedback helped us make the program even more valuable.

We officially launched Member Loyalty Rewards on May 17 and kicked off the program with \$2 million in dividends paid out in the form of Member Loyalty Bonuses. These bonuses rewarded our Members for aiding in our success, and length of Membership was one of the biggest factors for determining a Member's bonus. We found a balance and a way to show our Members how a credit union works. Each person who banks with Centra is a Member. Each Member can contribute to Centra's success, and each Member can get rewarded for their contribution.

Thank you for adding to our success. We wouldn't be where we are today without your help, and that's why Centra is Centered Around You.

Sincerely,
- Rick Silvers

Follow Us on Social Media:   

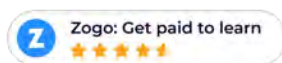
We use Facebook, Twitter, and Instagram to connect with our Members on social media. We host giveaways and share financial tips, fun holiday activities, and more. Join us on social media!

Introducing Zogo!

We have some exciting news to share! Centra has partnered with Zogo, an app that makes learning about finances quick, easy, and rewarding! With more than 20 different categories, you can pick and choose which topics you want to learn about most. Then, you're rewarded with points just for completing the short courses. Plus, you can test your knowledge daily to earn "pineapples." Those pineapples can then be redeemed for gift cards to Starbucks, Amazon, and more!

Financial education is important. There's no better way to test what you learn than with your own account. Whether you use Zogo just for yourself or for your teenagers, you each can have your own Centra account and save for the future.

Download Zogo today! Enter Access Code



Loretta M. Burd Scholarship Program

Investing in Members' futures!

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 trade/technical school.

We are excited to announce we awarded one \$2,500 High School Scholarship per Centra Location, and three \$2,500 Adult Scholarships, for a total of twenty four High School, and three Adult Scholarships in 2021.

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 decided to return to school. We are very grateful for such a great community partner!