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.

More detailed information is available on request.
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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.

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

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Member Service Centers

Columbus
National Road
Columbus, IN 47202
(812) 376-9772
(800) 232-3642

Washington St.
3801 Tupelo Dr.
Columbus, IN 47202
(812) 372-8811

26th Street
202 26th St.
Columbus, IN 47202
(812) 378-9562

SR 46 West
125 Jonathan Moore Pike
Columbus, IN 47202
(812) 340-4403

Edinburgh
1700 North U.S. 31
Columbus, IN 47202
(812) 376-7661

Walsboro
2010 W. South Columbus, IN 47201
(812) 342-8937

South-Central Indiana
Greensburg Plaza
1803 North Lincoln St.
Suite A
Greensburg, IN 47240
(812) 652-3932

Madison
331 City 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) 346-9396

Shebyville
2405 East State Road 44
Shebyville, IN 46865
(317) 350-2500

Southern Indiana
Clarksville Walmart
Walmart #154
351 Veterans Parkway
PO Box 2257
Clarksville, IN 47140
(812) 284-4800

Jeffersonville
2700 Veterans Parkway
Jeffersonville, IN 47130
(812) 288-2450

New Albany
710 Northwest
Ordinance Lane
New Albany, IN 47150
(812) 444-1525

River Ridge
400 Patton Rd.
Jeffersonville, IN 47130
(800) 232-3642

Salem
1208 South Jackson St
Salem, IN 47167
(812) 570-8106

Scottsburg
281 N. Gardner
PO Box 400
Scottsburg, IN 47170
(812) 752-3157

Seligers
611 Hamburg Way
Seligers, IN 47170
(812) 752-1010

State Street
2150 State St.
New Albany, IN 47150
(812) 890-6300

Indianapolis
Carmel
1711 N. Pennsylvania, Suite 101
Carmel, IN 46032
(317) 843-5380
(800) 421-4111

Shadeland
4856 Shadeland Ave
Indianapolis, IN 46226
(317) 541-1960

Outside Indiana
Jameson, NY
4220 Baker Rd.
PO Box 26
Lakewood, NY 14750
(716) 763-4405

Whitakers, NC
9177 N. US 301
PO Box 100
Whitakers, NC 27891
(252) 437-9214

Administrative Centers

Corporate Offices
3881 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.
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 contribution. That’s why we 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

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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 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!

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 account and save for the future.

Download Zogo today! Enter Access Code

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Burd Adult Scholarship Program

Loretta M. Burd Scholarship Recipients

Kegan Prentice

Emily Engeling

Meegan Voss

Arturo Lopez

Columbus North High School

Nya Croft

Columbus North High School

Anna Combs

Columbus East High School

Brooklyn Stockdale

Our Lady of Providence High School

Tessa Collinson

Carmel High School

Margaret Schweitzer

Brian Central High School

Emma Wilner

Greenburg Community High School

Elizabeth Erto

Jennings County High School

Lydia Pevlor

Tenny Lutheran High School

Rachel Riley

Madison High School

Kaleigh Leatherman

Oriana Junior Senior High School

Garth Noble

Aurora High School

Abigail Groce

New Albany High School

Emma Lopp

New Albany High School

Grace Adams

Charlestown High School

Abigail Densford

New Albany High School

Chantel Hartfield

Charles A. Tindley Accelerated School

Nya Croft

New Albany High School

Isaac Dahmang

Our Lady of Providence High School

Reed England

Scottsburg High School

Emma Wilmer

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Tessa Collinson

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Abigail Groce

Central Gereau High School

Reed England

CSA New Tech High School

Hannah Beck

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Alex Settles

Jeffersonville High School

Corinne Covert

Southwestern High School

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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.

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**Enter Access Code**

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**Loretta M. Burd Scholarship Recipients**

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<thead>
<tr>
<th>Scholarship Recipients</th>
<th>High School</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kegan Prentice</td>
<td>Triton Central High School</td>
</tr>
<tr>
<td>Emily Engeling</td>
<td>Greensburg Community High School</td>
</tr>
<tr>
<td>Meegan Voss</td>
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<tr>
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<td>New Albany High School</td>
</tr>
<tr>
<td>Abigail Densford</td>
<td>New Washington Middle High School</td>
</tr>
<tr>
<td>Benjamin Meinyk</td>
<td>Rocky Mount High School</td>
</tr>
<tr>
<td>Rachel Riley</td>
<td>Madison High School</td>
</tr>
<tr>
<td>Kaleigh Leatherman</td>
<td>Orleans Junior Senior High School</td>
</tr>
<tr>
<td>Gilven Borden</td>
<td>Scottsburg High School</td>
</tr>
<tr>
<td>Garth Noble</td>
<td>Aurora High School</td>
</tr>
<tr>
<td>Lydia Pevlor</td>
<td>Trinity Lutheran High School</td>
</tr>
<tr>
<td>Tessa Collinson</td>
<td>Carmel High School</td>
</tr>
</tbody>
</table>

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**Burd Adult Scholarship Program**

A Centra Credit Union Scholarship Recipient

- R. ick Silvers

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**Scholarship Recipients**

- Abigail Groce
- Reed England
- Hannah Beck
- Alex Settles

---

**Corinne Covert**

Our Lady of Providence High School

---

**Reed England**

CSU/ New Tech High School

---

**Hannah Beck**

Jeffersonville High School

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Jeffersonville High School

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**Corinne Covert**

Southwestern High School

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- Nya Croft
- Anna Combs
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