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NEWS FOR CENTRA MEMBERS | JANUARY - MARCH 2022

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Virtual Annual Meeting

Tuesday, April 26, 2022, at 3 p.m.



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Holiday Closings

Monday, January 17

Martin Luther King Jr. Day CLOSED

Monday, February 21

Presidents Day CLOSED

As always, we offer more than 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,

As 2021 officially ended, we marked the conclusion of our 5-in-5 strategic plan. We accomplished a lot during the past five years, but it's time to look forward to the future with our next strategic plan. The new four-year strategic plan, called 4 The Future, is centered around four strategic tenets: Member Experience, Team Member Experience, Organizational Health, and Operational Excellence. Throughout the next four years, our team will focus on improving experiences, creating efficiencies, and ensuring the continued financial health of the Credit Union. I look forward to sharing more details of this strategic plan, and the accompanying projects, with you soon.

An early priority for this new plan is improving our digital experience for our Members. If you read our 2020 Annual Report, you might remember that we established a Digital Experience department that year and developed a roadmap for technological improvements. This roadmap was informed by your feedback from surveys, reviews, and other channels. An exciting milestone in the roadmap is coming up later this year, and we'll be sharing more about that in the coming months.

Another technology gain for us will be the installation of three Interactive Teller Machines (ITMs) in Edinburgh at our new branch location to offer extended hours and 24/7 ATM access. The new expanded Edinburgh location will help us better serve our Members. Now, we're planning to relocate our Clarksville Walmart location for similar reasons. Having our own, larger space will allow us to better meet your needs.

Finally, I'm excited to share we're starting 2022 with another Member Loyalty Bonus, a unique benefit of a Centra Membership! The Member Loyalty Bonus lets you earn surprise extra deposits to your Member Loyalty Account (MLA) based on how much of your banking you do with Centra, how well our Credit Union is performing, and other factors like the economy. Thanks to our Members, Centra had a successful year, so eligible Members will see bonuses deposited into their MLAs around January 19. Visit Centra.org for more information.

Happy New Year!

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!

Centra donates \$107,500 to local non-profits



The Centra Foundation donated grants to 39 non-profits throughout the Communities we serve for a total of \$107,500 in donations!

Our Team Members were asked to nominate the non-profits they feel passionate about supporting, and one non-profit was selected for each branch and department within the organization.

"Centra Team Members are really involved in our Communities, and they love being able to support the causes they care

about through this program. Non-profit organizations are valuable assets to our Communities, and we're excited to help them achieve their missions," said Centra Community Involvement Officer Jenni Carr.

"Centra strives to create value for our Members, Team Members, and the Communities we serve," Centra President and CEO Rick Silvers said. "We're grateful for these organizations that provide much needed services within our Communities, and supporting them is an honor."

Loretta M. Burd High School Scholarship

Centra's vision includes creating value for the Communities we serve.

Each year, the Centra Foundation supports our Communities through a variety of programs. This year, we're excited to offer scholarships to both graduating high school seniors and

returning adult students who plan to attend a two or four-year college, university, or technical school. Adults must be 22 years or older to qualify for the scholarship program.

The Centra Foundation would also like to recognize Shirley Shea for her

continued support to the Loretta M. Burd Adult Scholarship Program. We're very grateful to have such a great community partner!

Applications open January 10 – February 28. Visit Centra.org / scholarships to learn more.

Holiday Giving Program

Centra Credit Union is pleased to work with local partner agency programs, such as Salvation Army and Shop with a Cop, again this year to bring gifts to local children in need this holiday season. Centra Team Members always look forward to having the opportunity to give back to our local communities and to help provide a brighter holiday to local families in need. As of December 9, the program raised more than \$43,000. While donations were accepted through December 11, the program officially ended on December 18, with the donations being distributed to the partner agencies to finish up their holiday giving. Visit the Centra Foundation website at Centra.org/centra-foundation-holiday-giving or the Centra Facebook page to see photos from the program and to learn more about how you gave the gift of joy this holiday season.

Pay It Forward

In honor of the credit union mission of “People Helping People” and Centra’s commitment to service, we want to celebrate how one small act of kindness can make a big impact in our Communities. That’s why each of our Team Members received one \$20 gift card to Pay It Forward during our company service training on October 11, 2021.

Team Members chose how they wanted to use their gift cards to give back to their communities. Some chose to donate food, clothing, and other necessities to non-profits while others gave them to shoppers at the grocery store. All acts of kindness, no matter big or small, can leave a huge impact.

At the end of Centra’s company service training, Team Members at every location went out into their communities to start giving back. Check out [@centracu](https://www.facebook.com/centracu) on Facebook and Instagram to see how they chose to Pay It Forward!



Changes to Service Charges

Bad Address Service Charge: Keeping your contact information up-to-date helps protect your account and ensure you don’t miss any important notifications. Effective March 1, 2022, Centra will be implementing a bad address service charge of \$5 per month for each primary statement account with a bad address (Membership, Opportunity, and Business Savings).

Updating your information is quick and easy! If you use Online and Mobile Banking, simply log in, expand the ‘My Profile’ menu, and choose ‘Update Profile.’ From here, you can update your:

- User ID
- Password
- Mailing Address

- Email Address
- Phone Number

If you don’t use Online or Mobile Banking, or are locked out, give us a call at 800-232-3642 or stop by your nearest Centra location.

Overdraft Protection Transfer Service Charge: Since the onset of the COVID-19 pandemic, Centra has temporarily waived overdraft protection transfer service charges to provide financial relief. Overdraft protection transfers are an optional service where you can use money in your Centra savings account to cover checking account overdrafts. We’re pleased to announce we have discontinued this service charge permanently as of January 1, 2022.

United Way Campaign

Centra and its Team Members are committed to supporting our Communities, whether it’s through volunteering, financial donations, or other means. Each year, we hold our United Way workplace campaign to rally together and support United Way for all that they do to support our Communities. We’re excited and honored to announce that for 2021, more than **200 Team Members pledged more than \$57,000 for United Way!**

“The United Way truly works for the greater good, and they make a noticeable, positive difference,” Centra President and CEO Rick Silvers said.

Start Planning with Centra Financial Services

Navigating the economic world can seem scary. That’s where Centra Financial Services can help. Need advice* on investing or looking to talk with someone about your retirement plan? Whether you’re starting out with your first budget or you’re ready for estate planning, your advisor will be here to help you every step of the way.

Visit Centra.org/financial-services/ to learn more and schedule an appointment to discuss your life plans.

*Centra Financial Services Professionals are registered representatives of CUNA Brokerage Services, Inc. Representatives are registered, securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, which is not an affiliate of the credit union. CBSI is under contract with the financial institution to make securities available to members. Not NCUA/NCUSIF/FDIC insured, May Lose Value, No Financial Institution Guarantee. Not a deposit of any financial institution. CUNA Brokerage Services, Inc. is a registered broker/dealer in all fifty States of the United States of America. FR-3945571.1-1221-0124

2022 Board and Supervisory Committee Nominees

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



Whitney Amuchastegui joined Su Casa in 2018 as Executive Director and is a strong proponent of human rights and positive youth development in the community. Before joining Su Casa, Whitney worked at Bartholomew Consolidated School Corporation in the English Learning Department where she participated in the establishment of the Cultural Learning Center. The Center promotes the integration of international families into the community, supports Latino young talent, and encourages multi-cultural expression in the schools. Whitney comes from

Canada by way of Chile, Uruguay, and Argentina, where she spent eight years, met her husband, and started her family. She earned her bachelor's of fine arts degree in Communication Design from Parsons School of Design. Whitney serves on the Turning Point Community Engagement Committee, the IMPACT Committee with Columbus Regional Health, and the United Way Bridge Adoption Group.

Supervisory Committee



Mike Fleetwood is a CPA and Director at Blue & Co., LLC where he serves as the Commercial and Southern Indiana Director-in-Charge. Since joining the firm in 1989, Mike has served hundreds of clients with audit and advisory services and also led the firm's quality control and information technology committees. He earned his bachelor's degree in Accounting from Indiana University. Mike currently serves on the board of the Community Foundation of Jackson County and has previously served on the boards of numerous other non-profit organizations.

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, 2021, Centra has 180,441 Members. Valid petitions must be filed with the Secretary of the Board of Directors prior to March 17, 2022. Written statements of qualifications, biographical information, and willingness to serve if elected must accompany all petitions.

**The Annual Meeting will be held virtually on
Tuesday, April 26, 2022 at 3:00 p.m.**

Member Service Centers

Columbus

National Road

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

Washington Street

501 Washington 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

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 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



Shared Branch and ATM Locations

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