

YOU BELONG

NEWS FOR CENTRA MEMBERS | OCTOBER - DECEMBER 2021

BIG DREAMS SMALLER PAYMENTS



YOU Card

Intro rate as low as 0.00 % Variable APR* For 12 months	As low as 8.25 % Variable APR* After 12 months
---	--

Apply today at Centra.org/you-card-special-offer/

*APR = Annual Percentage Rate and is based on a variable loan product. All loans are subject to credit approval. The introductory promotional 0% APR will be in effect for the first 12 months from the time you open your credit card account. After the first 12 months, the APR is based on the Prime Rate (Index) plus a margin of Prime Plus 5.00% to 12.00% (currently 8.25% – 15.25%). Your APR will be calculated by adding a margin from above to the Prime Rate as currently published in the Wall Street Journal as of the 15th day of the month immediately preceding the billing cycle. Centra Credit Union may adjust the rate once each month effective the first day of the billing cycle. APR changes will reflect on the following month's statement. The APR will never be greater than 18.00%. Any increase in the annual percentage rate will take the form of additional payments shown as Total Minimum Payments on the statement. If the Index is no longer available, Centra Credit Union will choose a new index which is based upon comparable information. Offer subject to change at any time without notice.

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!

In this issue:

Letter from the President	2
Shop & Win	3
Centra Mobile.....	3
Holiday Giving Program	4
Scholarships Coming Soon	4

Have a question?

Find answers 24/7 at Centra.org.

Holiday Closings

Monday, October 11th
Columbus Day CLOSED

Thursday, November 11th
Veterans Day CLOSED

Thursday, November 25th
Thanksgiving Day CLOSED

Friday, December 24th
Christmas Eve CLOSE @ NOON

Saturday, December 25th
Christmas Day CLOSED

Friday, December 31st
New Year's Eve CLOSE @ NOON

Saturday, January 1st
New Year's Day CLOSED

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



Federally Insured by NCUA.
Equal Housing Opportunity.



MHC340 4117143

Letter from the President



Dear Members,

As the end of 2021 nears, the end of our 5-in-5 strategic plan also approaches. That means we've been working to develop the next strategic

plan to carry us into the future. The early stages of this process involved evaluating Centra's vision and what direction we're heading. After research and discussion, the Board of Directors along with Centra's management team arrived at an updated vision statement: "Creating value for our Members, Team Members, and the Communities we serve."

Value means different things for different people. Oxford Languages defines value as "the importance, worth, or usefulness of something" and "one's judgment of what is important in life." The value Centra creates can be extrinsic, such as \$2 million in Member Loyalty Bonuses or savings for

Members on refinanced loans. Value also goes beyond the surface, digging deep into who we are. Today, I'd like to explore the depths of our vision.

In addition to extrinsic value, there's also intrinsic value in the credit union difference. As a Member, your voice matters, and you belong. You're not just a customer; you're one of us. The benefits each Member brings then adds up to value for the Membership as a whole.

Similarly, the value Centra creates for Team Members can be measured by salary, health benefits, and more. On the other hand, many people find that making a difference for others is an important part of life. Every day our Team Members work to make a difference in our Members' lives. Banking may be a necessity, but as a credit union, it means something more to us. Our Team Members have shared that they find value in this deeper meaning.

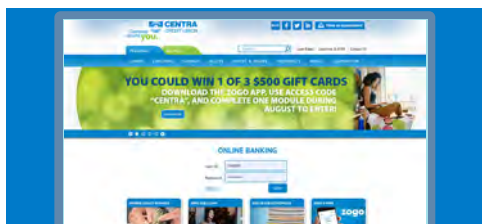
Centra's vision also includes creating value for the Communities we serve. In this newsletter, you'll read about the Holiday Giving Program and our Loretta M. Burd Scholarship Program. These are a couple of ways of creating

value in our Communities. The Communities we serve are also the communities where our teams live and work, where our children go to school. Creating value for our Communities will help them thrive and grow, ensuring there's a place for us as well.

Centra was founded by eight people in Columbus, Indiana in 1940. The country had experienced the Great Depression and was now heading toward World War II. These founders saw that it was difficult for many people to get loans at the time. By uniting together to create an accessible, low-cost option for credit, they created value for those in need. Since then, Centra has grown in size and scope, but our roots are still the same.

I cannot express how excited I am about this new vision because it's what we're here for. Those eight founders knew there was value in low-cost credit, and over the past 80 years, we've become so much more. I can't wait to share what's next for Centra, and I'm happy you chose to join us.

Sincerely,
- Rick Silvers



Centra.org update

Have you visited our website recently and thought the look was a little dated? Well, we agree! Centra Team Members are hard at work reviewing Centra.org and coming up with new designs that make our site easier to use. You can look forward to:

- An updated look and feel.
- Streamlined menu options.
- Quick navigation with less clicks.

We'll be sharing more information in the coming weeks!

“ZOGO HAS TAUGHT ME A LOT ABOUT SAVING MONEY AND FINANCING.”

zogo



Learn more at Centra.org/zogo

It's time for holiday shopping!

Several automatic transfers for Christmas Club accounts will take place on November 1!

If you don't have an automatic transfer set up or need to make any changes to your transfer, please give us a call at **800-232-3642** or visit your nearest Centra location.

If you'd prefer to keep your money in your Christmas Club account, automatic transfers are optional! You can also withdraw from the account any time.

As a friendly reminder, we no longer send checks for Christmas Club balances.

3 reasons to download Centra Mobile!

You deserve banking that works around your schedule

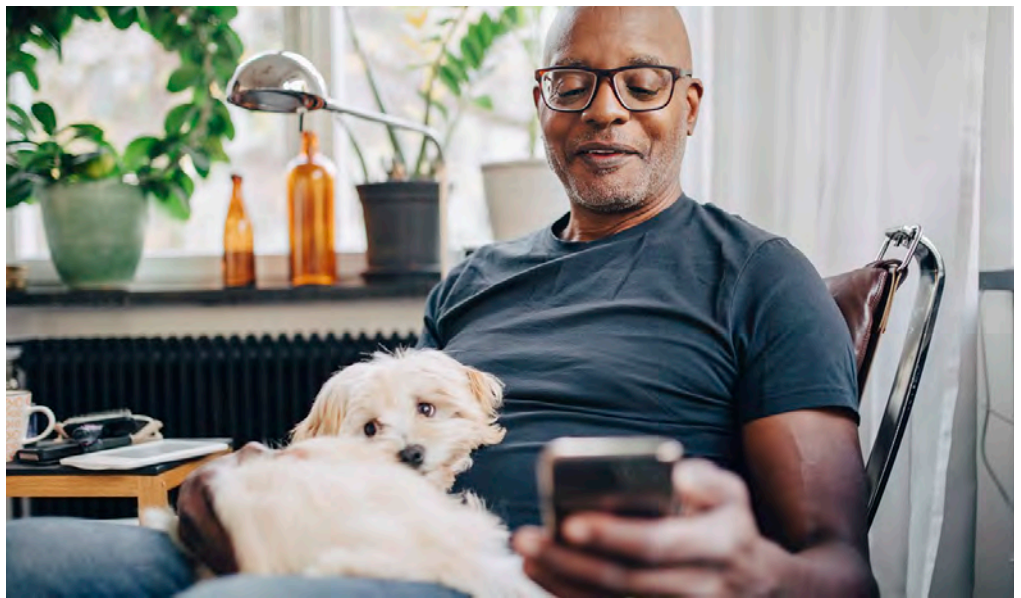
Centra Mobile makes that possible! From depositing checks on the go to always knowing how much is in your account, money management is at your fingertips. So why should you download Centra Mobile?

1. Save yourself a trip!

Do you have to find time in your busy schedule to visit a Centra location when you need to deposit a check? With Centra Mobile, you can deposit checks anywhere, anytime! Just open the app, choose Mobile Deposit, and follow the quick on-screen steps.

2. Stay on top of your spending!

Centra Mobile gives you access to your accounts wherever you go. Plus, you can pair Centra Mobile with CardControl, an app that lets you control when, where, and how you



Centra debit cards are used. You can set spending limits, get real-time alerts when your card is used, and even add notes to your recent transactions.

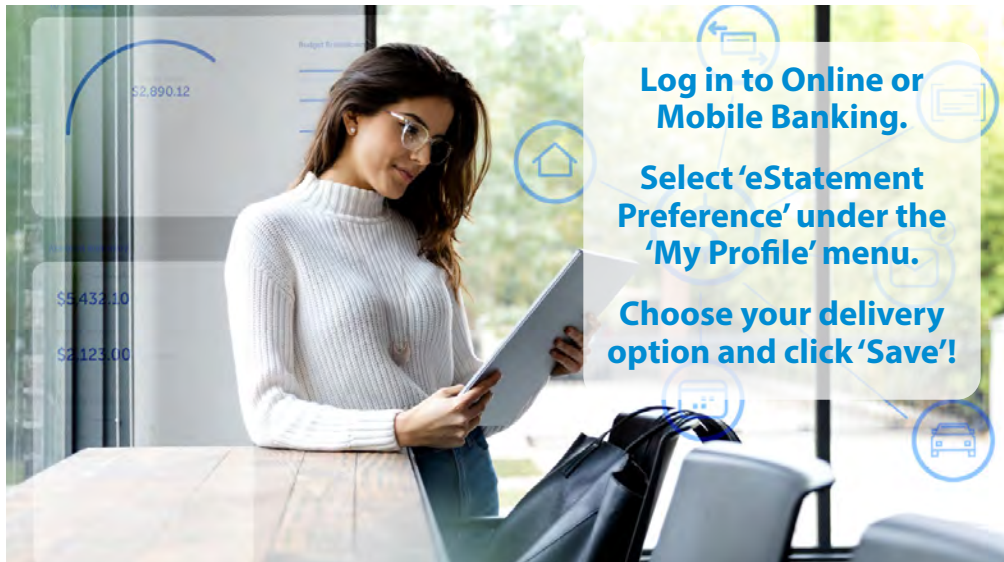
3. Protect your information!

With Centra Mobile, you can quickly and securely check your balance, transfer money, or make a payment at anytime. Want to see how much money you have for the week? Just open Centra Mobile and discreetly check your balance! No need to worry

about anyone overhearing your account number or other personal information. Plus, no personal or financial information is stored on your phone, and your account numbers are never displayed.

Download Centra Mobile today and start enjoying the convenience of money management wherever you go! Just search for 'Centra Mobile' in your device's app store.

Signing up for eStatements is easy as 1, 2, 3!



Shop & Win is coming!

You can win daily starting November 1 until December 31, 2021.

When you use your Centra Debit MasterCard® or Centra Visa® credit card, you'll be automatically entered to win the amount of your purchase up to \$100. The minimum amount you can win is \$25, so if your winning purchase is less than that, you still get \$25! Plus, earn double points on all purchases made using your Centra credit card.

Visit [Centra.org](https://centra.org) for details.

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!

Save the date for the Centra Foundation Holiday Giving Program!

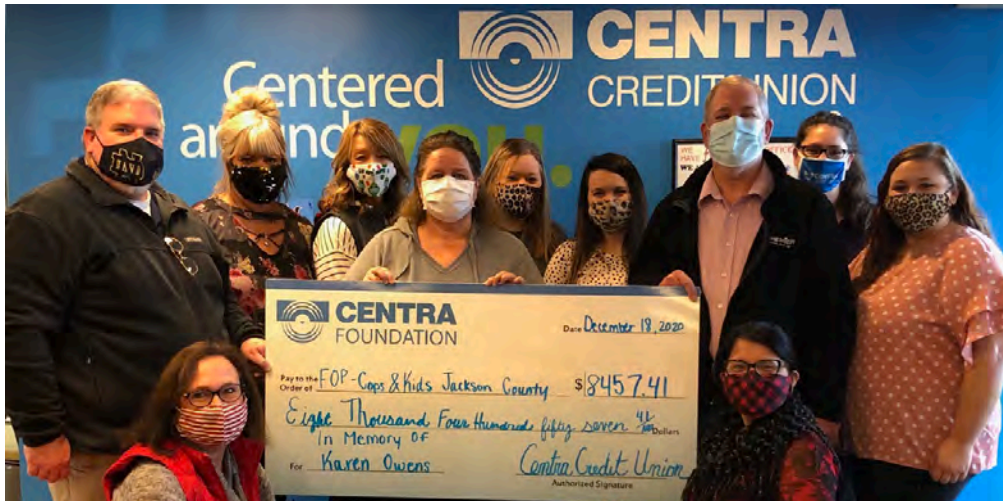
Our community needs your support.

Our Members, Team Members, and Communities helped us raise more than \$42,000 for nonprofits to provide holiday gifts for local children in 2020! We were amazed by this generosity following such a challenging year, exceeding our 2019 donations by \$5,000.

Many of our Communities are still facing ongoing challenges from the pandemic, and Centra is excited to once again help make the holidays a little brighter. The Centra Foundation

Holiday Giving Program focuses on providing monetary donations so local nonprofits can purchase gifts for as many children and families as possible. Financial donations will be accepted in all Centra branches from November 22 through December 11.

The Centra Foundation is the charitable arm of Centra Credit Union and was formed to extend the credit union mission of People Helping People. The Centra Foundation is Centered on Caring and aims to involve Centra Members and friends in supporting charitable efforts that help meet the needs of our Communities.



Loretta M. Burd Scholarship application available January 10, 2022

Giving back to the communities we serve is an important part of who we are.

The Centra Foundation values education and understands the importance of pursuing higher education opportunities. That's why we offer \$2,500 scholarships for graduating high school seniors and adult students, over the age of 22, who plan to attend a two- or four-year college, university, or technical/trade school.

The Centra Foundation would also like to recognize Shirley Shea for her support of the Loretta M. Burd Adult Scholarship Program. We are very grateful for her continued support and are excited to have such a great community partner!

**Applications open
January 10 – February 28.**

**Visit Centra.org/scholarships
for details.**

Locations

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

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

Corporate Office

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.