

# YOU BELONG

NEWS FOR CENTRA MEMBERS | OCTOBER - DECEMBER 2019

## SHOP & WIN IS COMING

You can **win daily** starting  
**November 1 until December 31, 2019.**

When you use your **Centra Debit MasterCard®** or **Centra Visa® Credit Card**, you will 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 and Rewards Debit Card.

Visit **Centra.org** for details.



Federally Insured by NCUA. Equal Housing Opportunity.



## Save with Centra:



Centra Members can receive \$200 for switching to Sprint. This includes: \$100 cash reward for each new line activated with Sprint (up to 2 lines total) and a \$100 annual loyalty reward. Plus lines 3, 4, and 5 are FREE, you can get 25% off select accessories in Sprint stores, and you could save \$800 on your first year over Verizon. Visit [LoveMyCreditUnion.org/SprintRewards](http://LoveMyCreditUnion.org/SprintRewards) to learn more.

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### Holiday Closings

Monday, November 11th  
**Veteran's Day** CLOSED

Thursday, November 28th  
**Thanksgiving Day** CLOSED

Tuesday, December 24th  
**Christmas Eve** CLOSE @ NOON

Wednesday, December 25th  
**Christmas Day** CLOSED

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

Wednesday, 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.

### Follow Us on Social Media:

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



MHC100-4116276

# Letter from the President



**Dear Members,** We want to share how the changing rate environment is affecting your personal finances. The rates on some deposit and loan products are impacted by those set by the Federal Reserve (the Fed), which is the central bank of the United States. Last year, the Fed increased the

rates four times, and economic forecasters predicted additional increases in 2019, but now that forecast has changed. In the third quarter of this year, the Fed lowered the federal rate, and we expect more rate decreases in the coming months. With this change, the increased rates that you might have seen on deposit and loan products will begin to lower. These changes could have an impact on your personal finances, so you should be prepared. Whether you are a borrower, a saver, an investor, or all three, now is a great time to visit with your Centra Team Members to discuss what these rate changes mean for you.

The rate environment also makes it a great time to review your long-term financial plans. Did you know that Centra Financial Services, LLC (CFS) is a wholly owned company of Centra Credit Union, established in 1989 to provide products and services to Centra Members? CFS has a full range of options including Investments (mutual funds, stocks/bonds, securities, managed accounts), Retirement Planning, Education Savings Plans, and Insurance (life, auto and home), as well as Estate Planning, Trust Services, and Financial Planning. Our CFS Advisors have over 30 years of combined Centra experience (more than 80 years of combined experience in the financial services industry) and stand ready to help with your financial planning needs.

As we enter the Holiday Season, we look forward to many cheerful celebrations, but we also have to be aware of our security. As you plan your holidays, we encourage you to take a few steps to prepare and protect yourself against potential fraud. Visit Centra's Fraud Awareness webpage, check that your contact information with us is up-to-date, register your debit card in our new MasterCard ID Theft protection, and set up your preferred transaction alerts to easily track your spending and account balances. Coming soon, you'll also be able to control when, where, and how your cards are used with CardControl. If you have any questions, our Team Members are ready to help.

Before we move into 2020, we also want to reflect on how 2019 has been another exciting year for Centra. We have continued to grow while consistently improving the value we return to our Members. This year we opened a new branch in Salem, introduced Interactive Teller Machines with extended hours for Members, significantly reduced the hold times at our Contact Center with a new call tree process and investments in our data lines, and worked diligently to assist over 150,000 Centra Members with their financial goals for spending, saving, borrowing, investing, and protecting their money. With all these Member benefits, there is a lot to be thankful for this Holiday Season, but you're at the top of the list! We are already looking forward to 2020 and continuing to honor our commitment to being "Centered Around You."

Sincerely,  
- Rick Silvers



In your wallet.  
And in your corner.



With your Centra Debit Mastercard®, you can shop with confidence

Centra Credit Union is Federally insured by NCUA.

Mastercard, World Mastercard, and World Elite Mastercard are registered trademarks, and Mastercard ID Theft Protection and the circles design are trademarks, of Mastercard International Incorporated. ©2019 Mastercard. All rights reserved.



# Fraud Prevention



**Fraud prevention** is a lot like having insurance; you want it when you need it. You don't think about the need for fraud prevention until you have been the victim of fraud. In the same way insurance can prevent the loss of an object, fraud prevention can help prevent the loss of your private information to fraudsters. There are different ways to monitor and protect your personal information from each type of fraud. All of them involve safeguarding such as passwords, account numbers, card numbers, and Social Security Numbers.

Protecting your personal information is an ongoing process and requires consistent action. You should always be aware of who has your personal information. Only share this information when you can confirm the identity and validity of the person requesting it. There is no such thing as asking too many questions when you need to verify that a phone call or email is not fraudulent. Even when you are cautious, these are professional scam artists, and they can be difficult to spot. Just remember—you can never be too careful when it comes to your private information.

## CardControl



**CardControl is a new feature** coming to the Centra Mobile App that will allow you to control when, where, and how your debit card is used. You can turn your card off if you lose it, then back on after you find it. You can also turn on alerts or set spending limits by location or amount. More information on this exciting feature is coming this year!

# Going Places

Call Conway Tours at 812-379-9811 to learn more about how you can take part in these 2020 trips as a Centra Credit Union Member!



## Switzerland and Germany with Oberammergau Passion Play

**July 14 – 22, 2020**

Oberammergau Passion Play, Wies Church, Neuschwanstein Castle, Black Forest, Chaateau de Chillon, Zermatt, Matterhorn Museum, Grimsel Pass, Lucerne.



## Norwegian Coastal Voyage

**August 3 – 14, 2020**

Oslo, Viking Ship Museum, "Norway in a Nutshell" Tour, Flam Railway, Naeroyfjord Cruise, Bergen, 6-night Norwegian Coastal Voyage - Northbound, Alesund, Trondheim, Arctic Circle, Tromso, Kirkenes.



## Canyon Country

**September 29 – Oct 6, 2020**

Scottsdale, Oak Creek Canyon, Kaibab National Forest, Grand Canyon, Lake Powell, Choices on Tour, Bryce Canyon National Park, Zion National Park, Las Vegas.

# Loretta M. Burd Scholarship

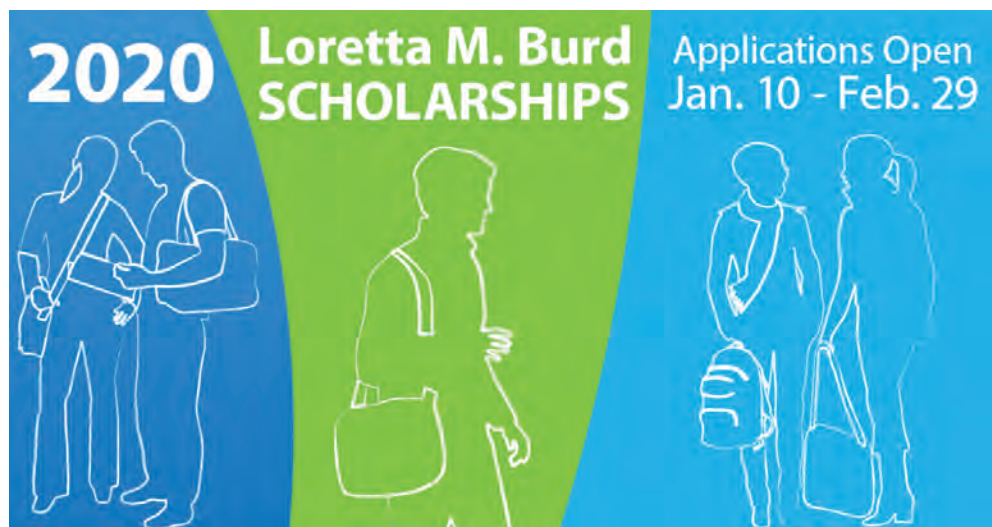
The **Loretta M. Burd Scholarship Program** will be open for applications in January 2020. The Centra Foundation places a high value on education and the importance of individuals pursuing higher education opportunities. That's why we offer scholarships for graduating high school seniors and non-traditional students who plan to attend a two- or four-year college, university, or technical school.

We are happy to announce we will award twenty-five \$2,500 High School Scholarships (one per Centra branch location) and two \$2,500 adult scholarships!

We'd like to recognize and thank Shirley Shea for her support to the Loretta M. Burd Adult Scholarship Program. We are very grateful for such a great community partner!

Watch for more details to come available at the beginning of 2020.

[www.centra.org/scholarships](http://www.centra.org/scholarships)



## Holiday Giving is coming soon!



**Save the date** for the Centra Foundation Holiday Giving Program! Donations will be accepted in all Centra Branches November 29th – December 14th. 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 communities where Centra Members work and live. One main focus is the Holiday Giving Program which focuses on providing monetary donations for local nonprofits who purchase gifts for children and families in need during the holiday season.

## Where We Are

### Member Service Centers

#### Columbus

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

#### Union Street

601 Union 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

#### 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

#### 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

#### 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).