

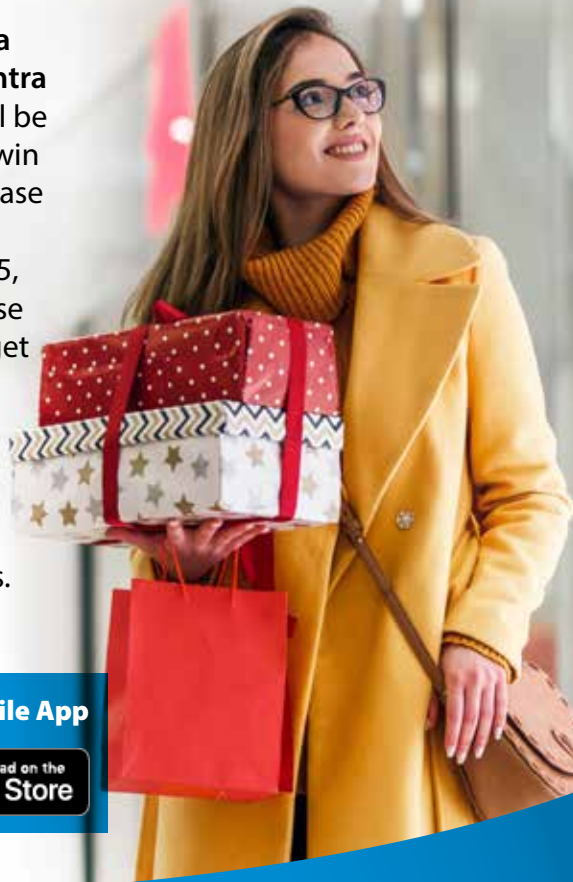
YOU BELONG

NEWS FOR CENTRA MEMBERS | OCTOBER - DECEMBER 2020

SHOP & WIN IS COMING!

You can win daily starting November 1 until December 31, 2020.

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.



Download the Centra Mobile App



Federally Insured by NCUA. Equal Housing Opportunity.

Save with Centra:

Learn all about how your Centra Credit Union Membership gets you exclusive savings and more at LoveMyCreditUnion.org. Check them out and start making the most of your Member benefits today!

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Holiday Closings

Wednesday, November 11th

Veterans Day CLOSED

Thursday, November 26th

Thanksgiving Day CLOSED

Thursday, December 24th

Christmas Eve CLOSE @ NOON

Friday, December 25th

Christmas Day CLOSED

Thursday, December 31st

New Year's Eve CLOSE @ NOON

Friday, 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.



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Letter from the President



Dear Members, I think I speak for all of us when I say the events of this year were unexpected. But the strength, compassion, empathy, and perseverance I've seen from our Members and Team Members throughout this pandemic is

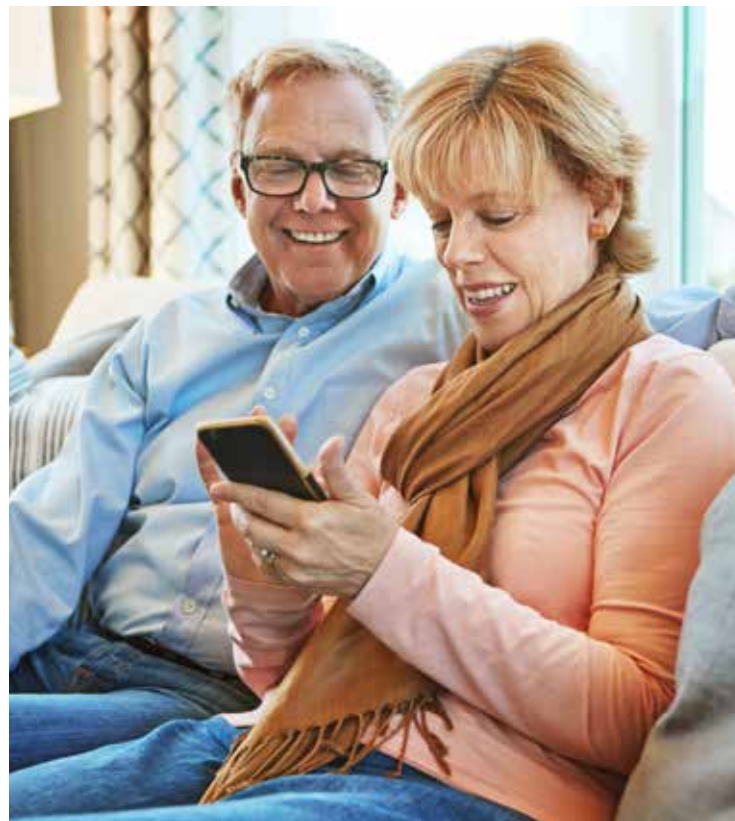
exactly why I'm proud to be a part of the Centra family. Seeing you and our Credit Union continue to fulfill the mission of "People Helping People" in such difficult times is inspiring.

Recently, Centra earned another Top 200 ranking as one of the financially safest Credit Unions in the country according to depositaccounts.com. Our ranking puts Centra in the top 2.5 percent of all Credit Unions nationally. Not only is Centra a financially strong credit union, but we are also federally insured by the National Credit Union Administration.

Keeping you and your money safe and secure has always been a priority for us, and we are continually improving our systems to help protect you. We've seen an increase in fraud attempts this year because of the COVID-19 pandemic. Many cases of fraud are preventable, and our recent upgrade to SecureNow is intended to help prevent fraud.

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!



By adding extra layers of security to the login process and other features in Online and Mobile Banking, we can help protect your account from fraudsters.

Recovery takes time, and we are here to help you. I want to assure you that our Credit Union is well-positioned to withstand these economic challenges, and we will continue offering Financial Relief Options for you through the foreseeable future. As we continue to get through this together, I'm looking forward to what's next. We are working on some exciting projects for 2021, and I can't wait to reward all our Members for sticking with us. Our Members are our focus as always, and we remain Centered Around You.

I wish continued health and safety for you and your family through this pandemic. For those of you who have been directly impacted by COVID-19, know that we are here to support you however we can.

Sincerely,
- Rick Silvers

Time to Update Your Contact Information

In addition to this newsletter, we keep Members in the know by sending out email updates. But we can't reach you if we don't have your contact information! By updating your email address, you'll be the first to know when Online and Mobile Banking upgrades are coming, what exciting new programs are launching, and which financial strategies can help you manage your money.

As you read in the Letter from the President, your security is a top priority for us. If you use Online or Mobile Banking, you have experienced our recent security upgrade. These updates enhance the safety and security of the login process and help prevent attempts to gain unauthorized access to your accounts. By keeping the phone number on your account up-to-date, you can make sure you're able to continue receiving verification codes.

You can easily update your contact information in Online Banking under the 'My Profile' menu, by calling us at 800-232-3642, or by visiting a local branch. Stay in touch with us so you don't miss out on any exciting announcements to come!

Save the Date for the Centra Foundation Holiday Giving Program!

The COVID-19 pandemic has created financial challenges for many families. This holiday season, the need for community support is greater than ever. Centra Credit Union is pleased to work with local nonprofits to ensure that children have gifts to open during the holiday season. The Centra Foundation Holiday Giving Program focuses on providing monetary donations so these organizations can purchase gifts for as many children and families as possible. Financial donations will be accepted in all Centra branches November 27 through December 12.

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.



Take Control of Your Debit Card with CardControl!

Use the CardControl app to define when, where, and how your Centra debit cards are used. Monitor card activity with real-time transactions alerts. Manage your spending with customized usage controls. Turn your debit card on or off in seconds if you lost your card or suspect fraud.



Protect Your Money

Get mobile alerts when your card is used



Track Card Use

Review card usage history and transaction details



Set Limits

Set purchase controls to help manage spending

Get Started:

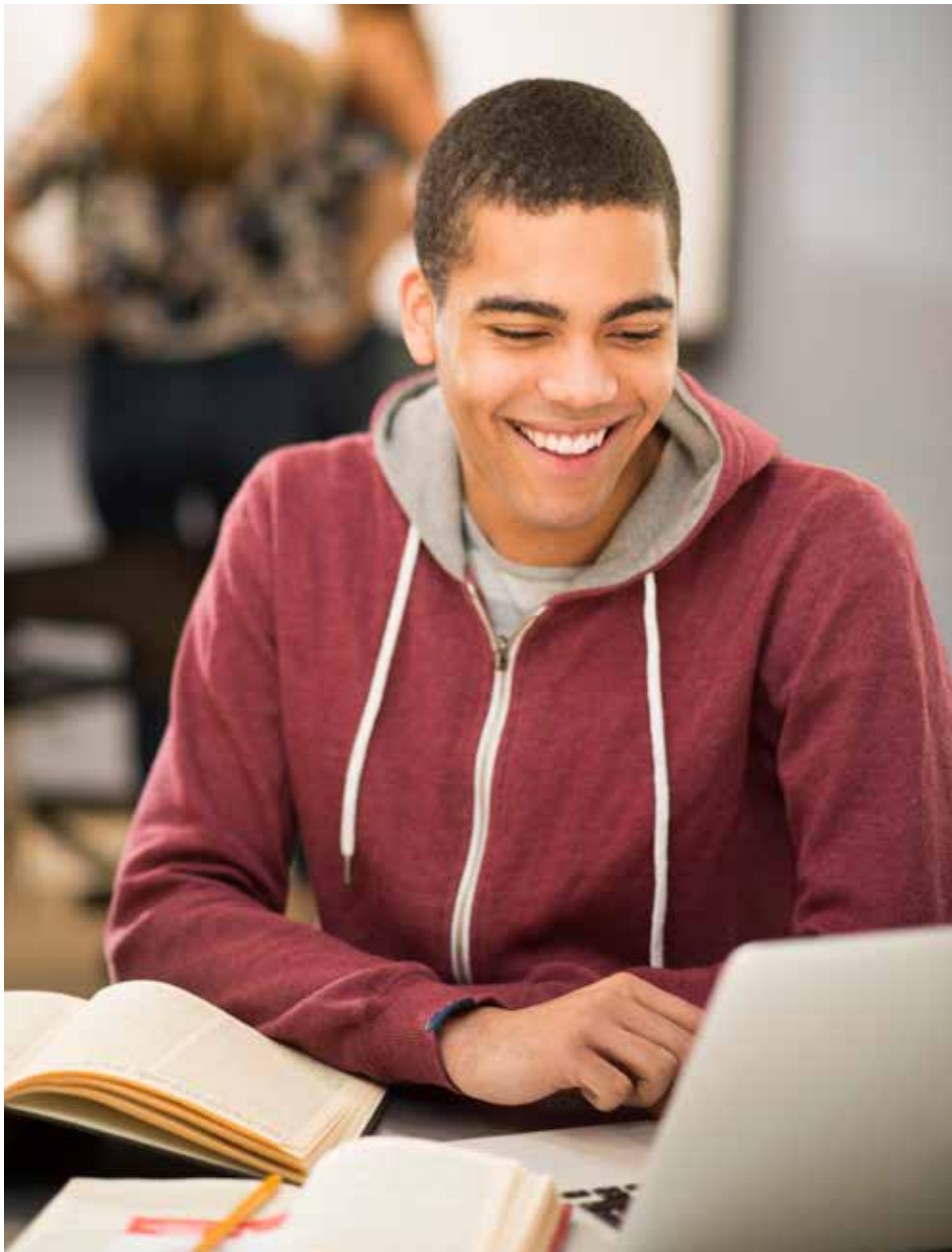
1. Open the Centra Mobile app.
2. Select CardControl to download the app and link it to your Centra account.
3. Add your Centra debit card.
4. Select your preferences, and you're done!

Loretta M. Burd Scholarship Applications Available January 11, 2021

Giving back to the communities we serve is an important part of who we are. Each year, the Centra Foundation supports local charitable organizations in our hometowns, provides financial literacy education to the youth in our communities, and offers to scholarships to the hard-working high school and adult students who want to continue their education. This year, we are excited to offer scholarships to graduating high school seniors and returning adult students who plan to attend a two- or four-year college, university, or technical school. The adult scholarship program serves adults over the age of 22 who have made the decision to further their education.

The Centra Foundation would also like to recognize Shirley Shea for her continued support to 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 11 – February 28, check the Centra website for details.



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

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.