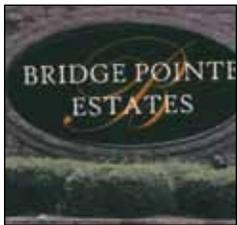




Celebrating
70
YEARS
of Member Service

In This Issue



You're invited!

See page 2 for details.



We've Improved Your Relationship Rewards

See pages 3-4 for details.



Save Money on Your Wireless Plan.

See page 6 for details.

Holiday Closings

Sunday, July 4
Independence Day Closed

Monday, September 6
Labor Day Closed

As always, we offer 28,000 FREE ATMs, online, mobile and telephone banking 24/7, 365 days a year.

WILL YOUR DEBIT CARD STAY PROTECTED?

The last thing you want is to be at dinner with your friends, pull out your Debit Card to pay and have the transaction declined. With Overdraft Protection through Courtesy Pay, when you don't have the funds in your account Centra may go ahead and cover the transaction. Now that's a level of comfort that's nice to have.

What is an overdraft?

An overdraft occurs when you do not have enough funds available in your Checking Account to cover your transaction. If authorized, Centra pays the transaction for you and an overdraft fee is charged to your account.

Why is this service being changed?

Due to changes in federal regulations, starting August 15, 2010, Centra will not authorize and pay overdrafts on everyday debit card transactions using Courtesy Pay unless you authorize us to do so. Courtesy Pay is not new; it's a service we've made available for a number of years to our members. Your overdraft coverage for paper checks, ACH, and automatic bill payment are not affected by the new regulation, and if you already have overdraft protection that pulls from your savings account or line-of-credit, that will not change.

Have you responded yet?

To ensure your Debit Card transactions aren't declined, be sure to sign up for Overdraft Protection through Courtesy Pay as soon as possible. To respond, you simply have to notify Centra in ONE of the following ways:

- Contact our Call Center at 800-232-3642 and speak with a Member Service Representative.
- Visit your local Centra branch and speak with a Member Service Representative.
- If you have the letter you received in the mail, simply check the box at the bottom of the form and mail the entire form back to us.
- If you received an email from us, follow the instructions to visit our website.
- Visit us at www.centra.org.

We want to ensure members understand the benefits of Overdraft Protection and are able to make an informed decision, and would be happy to answer any questions you might have.

Letter from the President

Dear Members,

When we think about what makes Centra different from other financial institutions, one thing continually comes to the surface: we reward our members in so many ways.

All members receive benefits such as free access to 28,000 ATMs through the CO-OP Network, 4,000 branch locations through the Shared Branching Network, free online banking and bill pay service, free mobile banking, lower fees, the possibility of winning prizes just for saving money, and much more. For some time, we have also had a Relationship Rewards program that provides additional rewards for members who establish their main deposit and loan relationship with Centra. The more you use your Credit Union, the more benefits you receive.

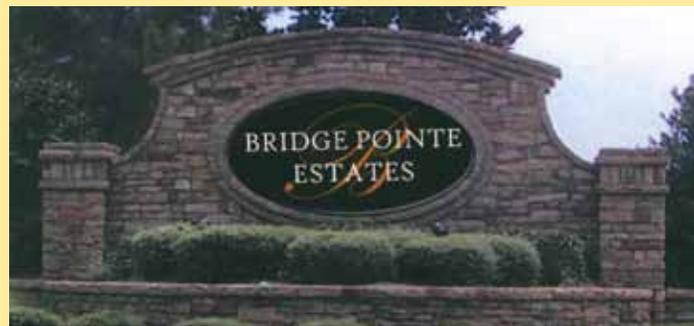
Now, we've rolled all these rewards into one concept – Centra Rewards. Our “every member” benefits are now available to Silver level members – all members who have at least \$5 on deposit with us. And our Gold, Platinum and Platinum Plus reward levels have been enhanced with even more rewards than ever, including discounts on loans. We truly do want to be your one-stop financial services provider! See the insert in this newsletter for more details on Centra Rewards.

Throughout 2010, we'll continue to celebrate our 70th anniversary with product specials and additional rewards. But rewarding our members is something we do all the time. It's our philosophy... it's one of the ways we're different.

Take advantage of the benefits of membership. You'll see why we say, “Centra...Always Rewarding!”

Sincerely,

Loretta M. Burd
Loretta M. Burd
President and CEO



Bridge Pointe – All dressed up and ready for company!

Centra Credit Union and ReMax invite you to tour eight exceptional homes built by five local builders in Bridge Pointe's newest development on July 23-25 or July 30-Aug 1. Bring this coupon with you to register for a special drawing for Centra members.

Name _____

Phone _____

Travel opportunities

Louisville, KY



For our Classic Plus Account members, who are 50 and over, we offer these hassle-free travel packages put together by our friends at Conway Tours.

Call Martha Risk today and reserve your spot for 2010! 812-379-9811.

Cavalcade of Comedy Aug. 20 – 22, 2010

Round trip Motor coach trip to beautiful downtown Louisville. Enjoy three entertaining shows featuring Jeanne Robertson, Carl Hurley, and many more great musical talents. Stay 2 nights at the Galt House, with breakfast at the famous Lynn's Paradise Café as seen on Food Network!

Mystery Trip Oct. 31 – Nov. 6, 2010

These are always very popular and fill up fast. Visit places that you've never heard of. Always exciting!

Branson Nov. 17 – 20, 2010

5 great shows, 7 meals, lodging at beautiful chateau on the lake. Filling up fast!

The Greenbrier Dec. 6 – 8, 2010 Five-star luxury resort nestled in White Sulphur Springs, West Virginia. Must see to believe!



Always Rewarding



Centra is committed to rewarding members with the best possible service, products, and pricing...every day! In fact, rewarding our members is what we do best!

We've enhanced our Relationship Rewards program to include a new Silver Level for all members who have at least \$5 on deposit with us. Our Gold, Platinum and Platinum Plus Levels now feature even more rewards, including valuable loan discounts and special promotional rates. All these benefits have been included in one new concept – Centra Rewards.



Centra Rewards is our way of saying thank you for the privilege of serving as your primary financial institution. It's simple – the more Centra products and services you use, the higher your relationship level and the greater your rewards.

At the end of each month, your combined loan and deposit balances will determine your membership level for the following month. Based on that level, you may qualify for discounted loan rates and reduced fees, making your Centra membership even more rewarding. Check your monthly statement to find out your current Centra Rewards level. And take a look at the diagram on the back of this sheet to see the many ways you can be rewarded with Centra!



The **stronger** your **relationship** with us, the **greater** your **rewards!**

REWARDS Deposits + Loans	SILVER \$5.00+ (everyone)	GOLD \$15,000+	PLATINUM \$25,000+	PLATINUM PLUS \$40,000+
28,000 free ATMs through the CO-OP network	\$	\$\$	\$\$\$	\$\$\$\$
4,000 locations through shared branching	\$	\$\$	\$\$\$	\$\$\$\$
FREE CentraLink online banking	\$	\$\$	\$\$\$	\$\$\$\$
FREE BillPayer online bill pay	\$	\$\$	\$\$\$	\$\$\$\$
FREE online check images	\$	\$\$	\$\$\$	\$\$\$\$
FREE mobile banking	\$	\$\$	\$\$\$	\$\$\$\$
FREE eStatements	\$	\$\$	\$\$\$	\$\$\$\$
FREE eLerts	\$	\$\$	\$\$\$	\$\$\$\$
FREE financial seminars	\$	\$\$	\$\$\$	\$\$\$\$
Easy online account switching	\$	\$\$	\$\$\$	\$\$\$\$
FREE online financial education	\$	\$\$	\$\$\$	\$\$\$\$
FREE online NADA car value tool	\$	\$\$	\$\$\$	\$\$\$\$
FREE investment portfolio review	\$	\$\$	\$\$\$	\$\$\$\$
FREE loan check-up service	\$	\$\$	\$\$\$	\$\$\$\$
FREE credit report	\$	\$\$	\$\$\$	\$\$\$\$
Prizes for saving money	\$	\$\$	\$\$\$	\$\$\$\$
Discounts at retail stores	\$	\$\$	\$\$\$	\$\$\$\$
With It Checking™ Rewards Debit MasterCard®	\$	\$\$	\$\$\$	\$\$\$\$
Platinum Visa® with Reward Points	\$	\$\$	\$\$\$	\$\$\$\$
Dean's List credit card program	\$	\$\$	\$\$\$	\$\$\$\$
Year-end credit card summary	\$	\$\$	\$\$\$	\$\$\$\$
Senior travel program	\$	\$\$	\$\$\$	\$\$\$\$
FREE Traveler's Cheques		\$\$	\$\$\$	\$\$\$\$
FREE cashier's checks and money orders (limit 2 per day)		\$\$	\$\$\$	\$\$\$\$
Additional bonus points per month on With It Checking™ debit card, Visa® Platinum, or Visa Gold		25	50	100
FREE photocopying (10 pages per day)		\$\$	\$\$\$	\$\$\$\$
FREE boxes of checks per year			1	2
\$10 discount on wire transfers (once per month)			\$\$\$	\$\$\$\$
Discount on direct fixed-rate vehicle loans and other fixed-rate secured loans			.10%	.25%
1 waived Skip-a-Pay fee per year on a qualifying loan				\$\$\$\$
\$100 off mortgage closing costs (once per year)				\$\$\$\$
Periodic special rates				\$\$\$\$
.10% discount on fixed-rate closed-end home equity loans				\$\$\$\$
No Centra foreign ATM fees				\$\$\$\$

What's new at Centra

CentraPhone On

August 16, 2010
we are planning to
upgrade our bank-
by-phone system



and double its calling capacity. As a result of the upgrade, the menu will also change. With CentraPhone, you can get account balances, transfer funds, and make loan payments 24 hours a day just by dialing 1-800-458-4771. Be sure to listen to the new menu choices.

Courtesy Pay Hopefully by now, if you have a Centra Debit card, you have seen a message from us regarding the overdraft protection on your account. If you already have overdraft protection that pulls from your savings account or line-of-credit, that will not change. What has changed is that after August 15, we will need your authorization to cover debit overdrafts with our Courtesy Pay service, which kicks in to cover a debit card transaction when your account has insufficient funds. Visit our website and click the Overdraft Authorization link in Hot Topics for more information.

Anyone who responds by August 13, 2010 will be entered in a drawing for a 4-night Royal Caribbean cruise for two, including airfare!



1940's Trivia Corner

As we continue to celebrate our 70th Year, here are a few important milestones in Centra's history.

- **First ATM installed in 1981 in Columbus, Indiana**
- **Credit Cards available in 1983**
- **CentraLink online banking available in 1996**

For more Centra history, pick up an Annual Report at any Centra location.



SAVE MONEY AND EARN CASH BACK AT OVER 1,200 ONLINE RETAILERS

Through Shop America, Centra members get great discounts and cash back just for shopping at your favorite online stores. Members have access to more than 1,200 online retailers, including some the largest and most popular, giving you major discounts when you shop. And every time you earn \$10 or more in cash back from your purchases, you'll get a check as a thank you! It's that simple!



So whether you're looking to shop online with Target, Macy's, Best Buy, Apple or hundreds of other stores, you can save and get paid to shop. Don't forget to make your Shop America purchases with your Centra Credit Union credit or debit card.

How Shop America's Credit Union Member Discount Works

Visit www.lovemycreditunion.org and click on Shop America to get started.

You will first be directed to another screen to select your credit union to validate your Centra membership. Validating your membership on this screen does not obligate you to make any purchases.

Once your Centra membership is validated, you will be directed to the Shop America website where you can start shopping and earning cash back.

Just another way you're Rewarded at Centra Credit Union!



Reward Yourself with a New set of Wheels...

Cruise on in for a Low Rate Auto Loan!

READY FOR RETIREMENT?

Retirement isn't what it used to be – you know, sippin' lemonade on the front porch. We know today's retirees are active. They live life to the fullest and chase their dreams: like opening a small business, traveling or buying a beach cottage. Of course, that all takes money. Social Security is only good for a fraction of what you'll need. The rest is up to you. Even if you're in your 50s and haven't saved a dime, it's not too late to start. You've got the power. We've got the expertise. Let's get it done.

How to build your nest egg.

If you're in your 20s... Set aside at least 10% a month (or as much as you can). You can take a few risks because you have time to recover. Stocks and mutual funds are wise choices.

If you're in your 30s and 40s... Don't lose sight of your goals - if you do, you'll pay for it later. Stocks and mutual funds are still good options. Contribute what you can to your employer's pension plan. If you're just starting out, you'll have to be aggressive.

If you're in your 50s... Recheck and adjust your investments as necessary. Consider your asset allocation vs. your risk tolerance. Consider converting to a Roth IRA. If you haven't started saving, you'll have to invest aggressively.

If you're in your 60s... Continue investing to maximize previous investments. Consider shifting investments into higher-income, less risky options. Explore ways to reduce estate taxes

For more details, visit the IRA Center on our website at www.centra.org/cfs

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FOLIOfn: Securities products and services offered through FOLIOfn Investments, Inc., member FINRA/SIPC. *Unlike FOLIOs, mutual funds are separate securities registered with the SEC that are separately sold and managed apart from their underlying securities. Investments are not federally insured, may lose value, not underwritten, or guaranteed by the credit union.



Rob Fischvogt
President
Centra Financial Services

Ready to serve you at:

Columbus National Road
1430 National Road
Columbus, IN 47201
(812) 376-9771
or (800) 232-3642

Union Street
601 Union Street
Columbus, IN 47201
(812) 372-8811
or (800) 451-8185

26th Street
2020 26th Street
Columbus, IN 47201
(812) 378-5962

St. Rd. 46 West
2165 Jonathan Moore Pk
Columbus, IN 47201
(812) 376-7661

Walesboro
2010 W. 450 S.
Columbus, IN 47201
(812) 342-4403

Edinburgh
11700 North U.S. 31
Edinburgh, IN 46124
(812) 376-9979

South-Central Indiana Greensburg Plaza
1803 N. Lincoln St.
Greensburg, IN 47240
(812) 662-9392

Greensburg
734 W. Main St.
Greensburg, IN 47240
(812) 663-5807

North Vernon
975 N. Veterans Dr.
North Vernon, IN 47265
(812) 346-9596

Madison
303 Clifty Dr.
Madison, IN 47250
(812) 273-8844

Seymour
520 S. Jackson Park Dr.
Seymour, IN 47274
(812) 523-3230

Shelbyville
2450 E. State Rd. 44
Shelbyville, IN 46176
(317) 392-2100

Scottsburg
281 N. Gardner
Scottsburg, IN 47170
(812) 752-3377

Scottsburg Walmart
1618 West McClain
Scottsburg, IN 47170
(812) 752-7010

Southern Indiana Clarksville
Clarksville Walmart
1351 Veterans Pkwy.
Clarksville, IN 47129
(812) 284-4180

Jeffersonville
2125 Veterans Pkwy.
Jeffersonville, IN 47130
(812) 288-2450

New Albany
710 Pillsbury Lane
New Albany, IN 47150
(812) 944-1325

Sellersburg
7812 St. Rd. 60
Sellersburg, IN 47172
(812) 246-0697

Indianapolis Carmel
11711 N. Pennsylvania
Suite 101
Carmel, IN 46032
(317) 843-5380
or (800) 421-4111

Shadeland
4562 N. Shadeland Ave.
Indianapolis, IN 46226
(317) 541-1960

New York Jamestown
4720 Baker St.
Lakewood, NY 14750
(716) 763-4405

North Carolina Whitakers
9377 N. U.S. 301
Whitakers, NC 27891
(252) 437-9214

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

BACKYARD MISSING SOME FAMILY FRIENDLY FUN?

Reward yourself with that deck or patio of your dreams this summer with a Centra Home Equity loan or Line-of-Credit!



SAVE MONEY ON YOUR SPRINT WIRELESS PLAN JUST FOR BEING A MEMBER OF CENTRA!

As a credit union member, there's never been a better time to save money on your wireless service. Sprint has phones, PDAs, push to talk, data service plans, music downloads, TV and more! Plus, with Sprint's New Satisfaction Guaranteed Policy, you get a chance to open a new line of service and try Sprint for 30 days!

Visit www.lovemycrreditunion.org for more details!



Sprint Savings Examples	
Everything Data Family	
Regular Monthly Cost	\$169.99
Credit Union Monthly Cost	\$152.00
Your 12 Month Discount	\$215.68

