

## Holiday Closings

1/16 Martin Luther King Jr. Day  
2/20 Presidents Day

## 2006 Classic Travel

Conway Tours invites you to travel along on these great trips:

### July 22 – 28

Canadian Rockies. Seven-day tour including Jasper National Park, snow coach on largest glacier, Banff National Park and Lake Louise. Round trip air and much more.

### August 3-14

Alaska. Four days on land and a seven night cruise. Fairbanks, Denali National Park, pan for gold, cruise on Sternwheeler Riverboat, visit native village, train ride from Denali to Whittier. Cruise ports include: Glacier Bay, College Fjord, Skagway, Juneau, Ketchikan and Inside Passage. Flying home from Vancouver.

### October 6-13

New Mexico and Colorado. Balloon Fiesta in Albuquerque, Santa Fe, Mesa Verde Cliff Dwelling, scenic train rides from Durango to Silverton, Vail and Denver.

## Fee Updates

As of January 10, 2006, the Courtesy Pay fee will be \$26 and the NSF fee will be \$26.50. Beginning January 20, 2006, Courtesy Pay will be expanded to include MasterMoney debit card transactions.

A Publication for the Members of  
**Centra Credit Union**



# Centraspectives

Winter 2006

## Visa Gift Cards

Now available at all Centra locations. Turn the "hard to shop for" into the "easy to please."

You've decided to purchase a gift card for a special occasion, but from where?

Would the person you're shopping for prefer this department store, that department store or a lawn and garden retailer? With the VISA Gift Card the recipient chooses where to go and what to buy. It is the ideal choice for birthdays, holidays, weddings or any gift-giving occasion.

Gift Cards are prepaid VISA cards that carry a fixed cash amount determined by the purchaser. They can be used at millions of locations where VISA debit cards are accepted, including retail stores and online merchants.

### To purchase Gift Cards choose one of these convenient options:

- Visit any Centra Credit Union location
- Visit our website at [www.centra.org](http://www.centra.org) (You'll see a Gift Card link where you can find more information and order Gift Cards online.)
- Contact Centra Member Service at 1-800-232-3642



## Win a Kodak 5.0 Megapixel Digital Camera and Printer Dock!

**How? Sign up for Centra e-statements!**

### With Centra e-statements, you can...

- receive a monthly e-mail when your statement is available.
- log in to CentraLink to view your account statement electronically.
- save your e-statement images and archive them.
- view your previous 13 account statements.
- print your e-statements, if necessary.
- enter to win a Kodak digital camera package!

### Plus, e-statements...

- are secure!
- arrive sooner than paper statements!
- reduce paper, processing, and postage costs for your credit union!

To sign up, log in to your CentraLink account at [www.centra.org](http://www.centra.org), click on e-statements at the top of the screen, and follow the instructions.

## A New Year! A New Plan! Plan it. Save 4 it.

Saving for the things you need may be easier than you think. Centra Credit Union is in touch with your goals and is prepared to help you make an improvement in your financial situation. Through the "Plan it. Save 4 it." savings program, we'll show you four simple steps to help you start saving today—even if you tell us "I don't make enough money to save right now."

Start today! Don't miss the chance to improve your life. Call your local Centra office to set up an appointment to see how you can "Save 4 it." today.



"Plan it. Save 4 it." is sponsored by the National Credit Union Foundation.

## e-Lerts!

Sign Up for e-Lerts (e-mail alerts) and automatically monitor your account activity via email.

Want to know when your direct deposit clears? Would you like to track when someone withdraws more than a specified amount from your share account? Sign up for our new e-Lerts and we'll let you know!

Simply pick the e-Lert you'd like to receive, specify the account you'd like to monitor, and input the target amount to trigger your e-mail alert. Then repeat as necessary! There are nine different e-Lerts that can be tied to as many loan or deposit accounts as you want, so there are dozens of combinations.

To sign up for e-Lerts, log in to CentraLink, click "Preferences" in the left menu bar, then select "e-Mail Services" in the middle of the page. From there, you can sign up for as many e-Lerts as you want or change your e-mail preferences.

## Board of Directors Candidates Announced

Each year according to our bylaws, a Nominating Committee recommends a slate of candidates to fill Board of Directors vacancies. The following individuals have been nominated to serve on the Board of Directors.



**Thomas P. Kieffer** is Executive Director-Customer Support Excellence with Cummins Inc. He has served on the Centra Board of Directors since 1999, and currently serves as Chairman. Mr. Kieffer is active in community and church activities including the Columbus Visitors Center and Boy Scouts. He has lived in Columbus for more than 24 years. Mr. Keiffer and his wife, Julie, are the parents of Betsy and Thomas, who attend local schools.



**Shirley Kreutzjans** currently serves on the Board of Directors as Vice Chairman. She has served on the Personnel Policy Committee and the Supervisory Committee. She retired from Cummins Engine Company in 1999 after 30 years of service.



**Rob Zinkan** is Director of Gift Development and Alumni Relations at Indiana University-Purdue University Columbus (IUPUC). He is a member of the Centra Financial Services Board of Directors, Columbus Entertainment and Events Network (CEEN) Steering Committee, Columbus Indiana Philharmonic Education Team, Family Service of Bartholomew County Board of Directors, Mayor's Advisory Council, Rotary Club of Columbus, and United Way Campaign Cabinet.

Nominations for the Board of Directors may be made through petition. The petition must contain the signatures and account numbers of a minimum of 5% of the total membership, which would equate to a current minimum of 5,011 members. Valid petitions must be filed with the Secretary of the Board of Directors prior to March 20, 2006. Written statements of qualifications, biographical information, and willingness to serve if elected must accompany all petitions.



Loretta M. Burd

## Letter from the President

Dear Member,

I am pleased to announce Centra Credit Union has extended our service area once again. Centra is now a member of the CO-OP Network, giving you completely free access to more than 20,000 Automated Teller Machines nationwide.

Participation in the CO-OP Network allows Centra to offer extended hometown convenience and nationwide access to your money. In addition to our 28 Centra ATM locations, the 20,000 CO-OP Network ATMs are located in airports, malls, shopping centers, movie theaters and convenience stores throughout North America and Canada. You now have access to any ATM displaying the CO-OP Network logo – with no surcharges or foreign transaction fees.

Whether you're planning a trip or already on the road, CO-OP Network provides two resources to make accessing your money more convenient. To find an ATM within the network visit [www.centra.org/24hour\\_atms](http://www.centra.org/24hour_atms) or call **888-SITE-COOP**.

We look forward to serving you where you work, where you live and where you travel for business or pleasure!

Sincerely, Loretta Burd



## Credit Protection

Did you know that the average person has a 30% chance of being disabled during your working years and that 75% to 80% of disabilities are caused by illness?\*

How will you meet your loan repayments if you have an accident at work or on the weekend? How will you make your payments if you get sick and can't work for several weeks/months? You may have adequate sick leave, but being ill and not being able to work often incurs additional expenses, and you and your family still have to meet normal, daily living expenses. What happens if you or your spouse passes away?

Credit Protection can help you by ensuring your loan payment is met. It provides you and your family with additional income when you need it most. It can cover you in the event of death or disability. Centra offers flexible coverage options, so you can choose an affordable level of coverage that suits your needs.

Contact your local Centra Credit Union office for more information.

\*American Health Insurance Plans, 2004

## Trust Services Now Available

Some very exciting changes have been occurring at Centra Financial Services, LLC located at Centra Credit Union. Recently, after completing extensive training in trusts and estate planning, Robert J. Fischvogt, the Financial Advisor, has been given a new title of "Trust Liaison Officer." As a result, Rob's services have been enhanced to act as liaison to MEMBERS Trust Company, a federally chartered, full service trust company. This will allow affluent members with complex financial and estate planning needs the opportunity to take advantage of trust and estate planning services. This new level of service, offered through MEMBERS Trust Company in association with your credit union, will allow members to realize the comfort and safety of knowing their trust and estate planning needs can be actualized. The type of services offered through MEMBERS Trust Company include:

- ▶ Living Trusts
- ▶ Testamentary Trusts
- ▶ Estate Settlement
- ▶ Custody Accounts
- ▶ Escrow Accounts
- ▶ Reverse Mortgages
- ▶ Managed Agency Accounts
- ▶ Financial Planning

MEMBERS Trust Company is an independent company, whose ownership is intended to be a credit union cooperative. Through its arrangement with Centra Credit Union, Robert J. Fischvogt, acting as their Trust Liaison Officer, will be able to provide you with advice and recommendations regarding your objectives. **If you'd like to set up an appointment to talk with Rob, please stop by the MEMBERS Financial Services Program at the credit union, or call 800-451-8185 ext 349.**

Representatives are registered through, and securities are sold through, CUNA Brokerage Services, Inc. (CBSI), member NASD/SIPC, 2000 Heritage Way, Waverly, Iowa 50677, toll-free (866) 512-6109. Insurance sold through licensed CUNA Mutual Life Insurance Company Representatives, and in New York, licensed insurance representatives of other companies. Trust services are provided by MEMBERS Trust Company, a federal thrift chartered by the Office of Thrift Supervision. Nondeposit investment products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the credit union.

MTC-0803-60B8

## 2006 Scholarship Program

Centra Credit Union is proud to announce the second year of our Scholarship Program, which features three \$1,000 scholarships for higher education.

Applications are due by February 27, 2006. For an application packet, call Robin Gassaway, student loan officer, at **800-232-3642 ext. 350**, **e-mail [studentloans@centra.org](mailto:studentloans@centra.org)**, or **visit [www.centra.org/loan\\_student\\_center](http://www.centra.org/loan_student_center)**.



Ready to serve you at:

**1430 National Rd.\***  
Columbus, IN 47201  
812-376-9771 or 800-232-3642

**601 Union St.\***  
Columbus, IN 47201  
812-372-8811 or 800-451-8185

**2020 26<sup>th</sup> St.\***  
Columbus, IN 47201  
812-378-5962

**2010 W. 450 S.\***  
Columbus, IN 47201  
812-342-4403

**2165 Jonathon Moore Pike\***  
Columbus, IN 47201  
812-376-7661

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

**2105 N. St. Rd. 3\***  
Greensburg, IN 47240  
812-662-9392

**303 Clifty Dr.\***  
Madison, IN 47250  
812-273-8844

**975 N. Veterans Dr.\***  
North Vernon, IN 47265  
812-346-9596

**281 N. Gardner\***  
Scottsburg, IN 47170  
812-752-3377

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

**520 Jackson Park Dr.\***  
Seymour, IN 47274  
812-523-3230

**2503 E. St. Rd. 44\***  
Shelbyville, IN 46176  
317-392-2100

**11711 N. Pennsylvania, Ste. #101\***  
Carmel, IN 46032  
317-843-5380 or 800-421-4111

**4562 N. Shadeland Ave.\***  
Indianapolis, IN 46226  
317-541-1960

**4720 Baker St.**  
Lakewood, NY 14750  
716-763-4405

**US Highway 301**  
Whitakers, NC 27891  
252-437-9214

**CU Service Centers**  
To locate one of more than 1,800 shared branches, visit [www.centra.org/offices](http://www.centra.org/offices)

**CO-OP Network**  
To locate one of more than 20,000 free ATMs, visit [www.centra.org/24hour\\_atms](http://www.centra.org/24hour_atms)

\*Indicates a Centra office or Service Center with an ATM.

To report lost/stolen VISA or Mastercard credit cards: 800-449-7728  
To report lost/stolen MasterMoney ATM/debit cards: 800-528-2273



**Board of Directors**  
Thomas P. Kieffer, Chairman  
Shirley A. Kreutzjans, Vice Chair  
Craig Monroe, Treasurer

Bryan Curry, Secretary  
Loretta M. Burd  
E. Melinda Engelking  
James R. Johnson

**Management**  
Loretta M. Burd, President/CEO  
Doug Harris, CFO