

Fee Schedule

2-01-2007

ATM/Debit Card Replacement	\$5.00
ATM/Debit Card personal identification number change	\$1.00
ATM Overdraft	\$20.00
ACH Overdraft	\$20.00
Returned Draft Item	\$20.00
Transfer from shares to cover overdraft (includes Drafts, ACHs and ATMs)	\$5.00
Printed Drafts	fee depends on style of draft order
Deposited checks (and other items) returned unpaid	\$5.00
Collection item (incoming-returned and deposited)	\$7.00 plus \$1.00/day until collected
Stop Payments	\$15.00
Credit Union Checks	\$2.00
Money Orders	\$2.00
Cashier's Checks	\$2.00
Traveler's Checks	per \$100.00 \$.50
Traveler's Checks for Two	per \$100.00 \$1.00
Wire Transfer (incoming)	\$6.00
Wire Transfer (outgoing)	domestic \$15.00 International \$40.00
Teller Assisted transfer	\$1.00
Balance inquiry by telephone	\$1.00
Account Balancing Assistance	per hour (one hour min) \$15.00
Account Research	per hour (one hour min) \$15.00
Dormant Account	per month \$5.00
An account is considered dormant if, for 12 months, there is no activity and the balance falls below \$100.00	
Request of receipt (mailed)	\$1.00
Undeliverable mail fee	\$5.00
Legal document processing	\$20.00
Sybil (24 hour teller)	No Fee
Perfect Teller (online banking)	No Fee
Below minimum balance fee	per day \$1.00
Account activity printout	per account type per month of activity \$1.00
Share Draft copy	\$3.00 (online free)
Photo copy	per copy \$1.00
Statement copies	per page \$3.00

SERVICES

Centurion Federal Credit Union offers many services at little or no cost to you. If you would like more information about our services, please check the appropriate item and bring this section to the office or mail it to us.

- | | | |
|---|---|---|
| <input type="checkbox"/> Share Savings Accounts | <input type="checkbox"/> Direct Deposit | <input type="checkbox"/> Money Orders |
| <input type="checkbox"/> Ultra Savings Accounts | <input type="checkbox"/> Low Cost Loans | <input type="checkbox"/> Cashier Checks |
| <input type="checkbox"/> Special Savings Accounts | <input type="checkbox"/> Home Equity Loans | <input type="checkbox"/> Amusement Park Discount Tickets |
| <input type="checkbox"/> Share Draft (checking) Accounts | <input type="checkbox"/> Home Equity Lines of Credit | <input type="checkbox"/> Notary Public |
| <input type="checkbox"/> Share Certificates | <input type="checkbox"/> Home Refinance | <input type="checkbox"/> Bank by Phone "SYBIL" |
| <input type="checkbox"/> Individual Retirement Accounts
<i>Traditional, Roth & Education</i> | <input type="checkbox"/> Loan Protection Insurance | <input type="checkbox"/> ATM (Centurion "ANYTIME" ATM Card) |
| <input type="checkbox"/> Visa Credit Cards
<i>(with cash advances at ATM machines)</i> | <input type="checkbox"/> Disability Loan Protection Insurance | <input type="checkbox"/> Debit Card |
| <input type="checkbox"/> Christmas Club Savings | <input type="checkbox"/> GAP Insurance | <input type="checkbox"/> Visa Check Card |
| <input type="checkbox"/> Payroll Deductions | <input type="checkbox"/> Travelers Cheques | <input type="checkbox"/> Online Banking (Perfect teller) |

Please return to Centurion Federal Credit Union, P.O. Box 3787, Evansville, IN 47736-3787 along with your name and address.



Centurion Federal Credit Union



"The Tribune Forum"

(812) 422-1936
100 Martin Luther King Blvd.,
Evansville, IN 47708
Post Office Box 3787,
Evansville, IN 47736-378

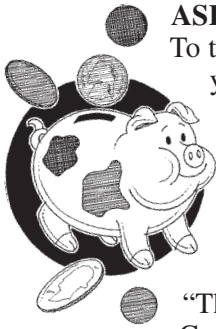
June 30, 2007

(812) 433-3374
Sybil (812) 421-1648
2511 First Avenue,
Evansville, IN 47710
www.centurionfcu.com

KIDS and CA\$H

ASK YOUR TEENAGER

To tell you how many gigs of hard drive you have or what an MP3 is, and the answers will likely leave your head spinning and have you questioning your own intelligence.



Try asking that same kid to explain compound interest. Chances are his face will go as blank as your monitor the last time you crashed your computer.

Statistics show that our ever-more-worldly and technically savvy teenagers are virtually illiterate when it comes to matters of personal finance. More than 68 percent of high school seniors failed a recent nationwide financial literacy quiz.

"The bottom line is they are not taught," says Dara Duguay, Executive Director of the Jump\$tart Coalition, a group of 150 national organizations advocating K-12 financial education. Duguay says just 15 percent of all U.S. teens learn any personal finance at school. Only four states make it a required part of the curriculum, usually as part of a business or family and consumer science class.

Most teens graduate from high school with no knowledge of how to manage their own finances. Mix in student loans, paying with plastic, and the generally poor decision-making that often accompanies young adults living on their own for the first time, and you've got all the ingredients for a new generation saddle with debilitating debt.

"On the other hand, we are pressing them to get the highest level of education, despite whatever student loans they have to take out," says Williams. "Yet we're ill-equipping them to manage money they'll eventually be earning toward paying off those loans."

MISSION STATEMENT

Centurion Federal Credit Union's mission is to provide a variety of services to all its members and to promote those services to each member in a manner that reflects the spirit of credit unions - "People Helping People."

HOLIDAY CLOSINGS DURING THE SECOND QUARTER 2007

- **Wednesday, July 4, 2007**
- Independence Day
- **Monday, September 3, 2007**
- Labor Day

CURRENT CERTIFICATE RATES

Effective Monday, the 2nd of July, 2007

Term	Minimum Amount	APR	APY
6 months	\$2,500.00	3.75%	3.82%
1 year	\$500.00	4.50%	4.59%
2 year	\$500.00	5.25%	5.38%
3 year	\$500.00	4.50%	4.59%

Savings Type	Input Code	APR	APY
Share Account	R \$100.00 - 999.99	1.00%	1.00%
	\$1000.00 & over	1.50%	1.51%
Share Draft	D \$200.00 - \$999.99	1.00%	1.00%
	\$1000.00 & over	1.25%	1.26%
Christmas Club	X	1.75%	1.76%
Special Savings	S	1.00%	1.00%
Vacation Savings	V	1.00%	1.00%
Ultra Savings	U	3.25%	3.30%
IRA	I	5.15%	5.27%
Funds Manager	F	.75%	.75%

OFFICE HOURS

2511 FIRST AVE.

Monday - Thursday 9:00 AM - 4:30 PM

Friday - 9:00 AM - 5:30 PM

100 MARTIN LUTHER KING BLVD.

Monday - Thursday 9:00 AM - 4:30 PM

Friday - 9:00 AM - 5:30 PM

SCORE BOARD

MAY 31, 2007

MAY 31, 2006

ASSETS	\$24,200,105.45	\$22,656,620.77
SHARES	\$21,757,790.58	\$19,871,196.74
LOANS	\$15,508,940.39	\$12,996,429.60

MEMBER'S CHOICE

Mechanical Repair Coverage Offers Protection Against Bills

When you purchase a vehicle, you assume the manufacturer's warranty will provide long-term peace of mind. But most new car warranties expire long before the repair bills start rolling in. And when purchasing a used car, all it takes is one major repair to turn a bargain into a financial nightmare. Now you can have the protection you need with MEMBER'S CHOICE Mechanical Repair Coverage and enjoy these benefits:

MEMBER'S CHOICE Mechanical Repair Coverage costs less than coverage offered by any similar warranty programs.

- **The program includes liberal eligibility requirements, making more autos eligible for coverage.**
- **The plan offers flexibility with several different levels of protection, offering a choice of deductibles, terms and mileage plans.**
- **You receive hassle-free claim payments directly to the repair facility.**
- **The coverage can be transferred to a new owner within the warranty period to increase the resale value of your auto.**
- **It includes rental car and towing reimbursement, emergency travel expense reimbursement, and 24-hour toll-free roadside assistance.**

You can obtain this valuable coverage on any autos currently financed at Centurion Federal Credit Union or include it when financing your next auto loan. For more information, contact the Lending Staff @ (812)-433-3374.



DISCOUNTED HOLIDAY WORLD AND SPLASHI' SAFARI TICKETS!

Our tristate area is fortunate to be home to Holiday World & Splashin' Safari, a world-renown theme park. The Raven at Holiday World was again voted the #1 Wooden Roller Coaster in the world, and Splashin' Safari remained the World's #2 Water Park in the last survey by *Amusement Today*.

Holiday World

Adult \$30.75/ Child under 54" / Senior \$27.75

2007 YOUTH PROGRAM

I just wanted to say a few words about our newest project. We are in the developing stages of a new program designed for our younger members. After all, we realize that they are the future of the credit union and as such we need to offer programs that they can appreciate. Our goals in establishing the program are to encourage the younger set to save money and educate the pre-teen to teen group in financial matters (how to balance a checkbook, set financial goals, etc).

The first step will be to choose a name for the program and in order to do that we are holding a contest strictly for those between the ages of 5-17. Participants of the contest must be members of the credit union. If you have children or grandchildren who are not members yet, bring them in to either branch to open an account and they will then be eligible to enter.

Further details will be posted in the lobby as well as on our website.

P.S. Thanks to those younger ones who participated in National Credit Union Youth Week activities back in April. We added five (5) new members to our Centurion family during the week. Prize winners were:

Coloring Contest	Logan Shipp	\$10.00 Deposit
Guess the Gumballs	Luke Oberholtzer Victoria Schnabel	Visa Gift Card Visa Gift Card
New Account & Deposits	Rachel Oberholtzer	Two Holiday World tickets

Dana Buttram
Vice President - Operations

MEMBERSHIP ELIGIBILITY REQUIREMENTS

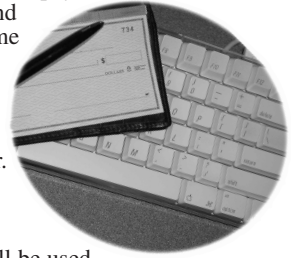
The membership eligibility requirements. In order to become a member of Centurion FCU, you must:

1. Be employed by or retired from an employee group within the credit union's field of membership.
2. Be an immediate family member (spouse, child, brother, sister, parent, grandparent, or grandchild) of a person within our field of membership or someone having an existing account. Step and adoptive immediate family member relationships also qualify.
3. Share a household with someone (not necessarily a relative) within our field of membership or a person with an existing CFCU account.

Electronic Check Conversions

(Or why can't I see my check on Perfectteller?)

Some merchants around the country are using a method called electronic check conversion to collect funds for payment from your checking account faster than normal. Electronic check conversion is a process where your check itself is no longer the method of payment but instead is used as a source of information--for the check number, your account number, and the routing and transit number that identifies Centurion as your financial institution. This information is then used to make a one-time electronic payment from your account called an electronic funds transfer.



There are two differences between using your check as payment and electronic check conversion:

Your electronic transaction may be processed faster than a check, so the funds are debited from your account sooner.

You have different consumer rights with an electronic check conversion than when you use your check as payment.

When you provide your check, you have the right to receive a notice telling you that information from the check will be used to make an electronic payment from your account. The notice should also list any fee that the merchant will collect from your account electronically if you do not have sufficient funds in your account to cover the transaction.

You have the right to receive a receipt that contains the date, amount, location and merchant name where the transaction occurred.

You have the right to have this same information included as part of the regular account statement from your financial institution.

You have the right to ask your financial institution to investigate any electronic funds transfers from your account that you believe are unauthorized or incorrect.

If you don't want your check to be used for electronic check conversion, you may have to provide the merchant with another form of payment such as cash, debit card, or credit card.

In addition, federal law recognizes a new type of payment document called a "substitute check" that will be used for clearing and settlement of a check. The government, media, and banking industry call this "Check 21." Check 21 allows a financial institution to take a picture of your check, create a legal "substitute check," then transfers it electronically. You'll find that checks clear faster, check fraud decreases, and check security increases.

New HIGH for Loan Totals

Greg, our V.P. of Lending and his staff with you, the membership did a fantastic job! Loans totalling \$15,508,940 put us over the top to a new record high. The board of directors & staff want to thank everyone responsible for this growth. The membership benefits two ways; your credit union gets stronger (everyone benefits) and each individual member that got a loan, they benefited by getting a great deal on a loan. Great job!! To Greg and the loan department and staff - we can't thank you enough for the great job you are doing two years in a row! Members, just look at the score board loan totals from last year and compare them to this year. WOW! Now, that doesn't mean we can slack up. Bring us all your business. We want all the loans our members, and Centurion can handle. Remember, the other guys may run a special from time to time but day in, day out your Credit Union is here for you. Give us the opportunity to serve you, Centurion. People like Greg, Laura, Carrie and Melissa want to help you, our members.

Skip-A-Payment

Centurion Federal Credit Union is bringing back, for the summer, skip-a-payment. For those of you who are not familiar with this program, any loan that is not a mortgage secured loan can skip-a-payment. The fee for skip-a-payment is \$10 per loan. We will take the current payment and move it to the end of your contract. Key points are the loan must be current to within 10 days grace of the loan payment and you can only skip 1 payment per loan. All interest is still due, you just won't pay it now. Have a \$250 car payment? With Skip-a-payment, just pay \$10 now so you have additional cash for a mini vacation or schoolbooks. Want a buffer just in case? Skip-a payment will bump your due date one month, but be careful. Centurion, as a general rule, will only allow you to be "paid ahead 90 days". Anything further paid ahead is readjusted (your payment due date is brought back). Should you have any questions, speak with someone in the lending area or member services. Skip-A-Payment runs from July 1st thru August 31st, you must take advantage before September when the program ends.

PRIVACY NOTICE

Keeping members' information secure is a top priority for all of us at Centurion Federal Credit Union. Centurion Federal Credit Union does not disclose any personal information about you to anyone except as permitted by law. Even if you would decide to terminate your membership or become an inactive member, we will still adhere to this privacy policy. Centurion Federal Credit Union restricts access to your personal account information except to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with Federal regulations to guard your personal information. If you would want to see our complete privacy policy, you may request it from any teller. This notice applies to former members and well as current and future members.