



Centurion Federal Credit Union



"The Tribune Forum"

September 30, 2007
100 Martin Luther King Blvd.,
Evansville, IN 47708
Post Office Box 3787,
Evansville, IN 47736-3787

(812) 422-1936
Sybil (812) 421-1648
2511 First Avenue,
Evansville, IN 47710
www.centurionfcu.com

HOLIDAY CLOSINGS DURING THE FOURTH QUARTER 2007

- **Monday, October 8, 2007**
- Columbus Day
- **Thurs. & Fri. Nov. 22 & 23, 2007**
- Thanksgiving
- **Monday, Dec. 24, 2007 - close at 1:00pm**
- Christmas Holiday
- **Tuesday, Dec. 25, 2007**
- Christmas Day
- **Monday, Dec. 31, 2007 - close at 2:00pm**

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."

Should we ever fall short of our mission, please bring it to our attention so that we might work harder and smarter in the future. By working together, we can all benefit.

GENERAL INFORMATION FOR YOU

If you haven't visited our web site www.centurionfcu.com please do. If you have any suggestions, you can email them to me from the web site. Also, online banking (perfect teller) at Centurion FCU is FREE, see Kris if you haven't signed up already. Kris@centurionfcu.com

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

INTERNATIONAL CREDIT UNION DAY

Stop by on Thursday, October 18, 2007, and help us celebrate International Credit Union Day- a day to salute "you", our members. This year's theme is "Together We're Better". Join us at either location from 11 - 2 for good eats and a chance to win a \$25 Visa gift card.

Also, as part of our "give back to the community program", we will begin collecting coats, hats, gloves, etc. for the Clayton's Coat-A-Kid program. We will be accepting these donations thru the month of November.

YOUR VOTE DOES COUNT!

We are enlisting your help to decide how to spend \$25,000+. Do we invest in an ATM machine that would be placed at our downtown location (remember, there is availability to free ATM access throughout the city) or do we post a Bonus dividend to members' accounts at year end as we have done in recent years? Please give us your input and vote today. Only one (1) vote per member

- _____ A. Purchase ATM machine
_____ B. Bonus dividend at year end

Complete ballot and bring to either location or mail to:
P. O. Box 3787,
Evansville, IN 47736
Ballots may also be printed off our website at: www.centurionfcu.com.

Voting ends November 9, 2007!!

Current Certificate Rates

Effective Monday the 1st Day of October

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%

SCORE BOARD

AUGUST 31, 2007 AUGUST 31, 2006

ASSETS	\$24,377,695.18	\$22,909,647.89
SHARES	\$21,579,946.08	\$20,074,954.32
LOANS	\$16,514,902.05	\$13,527,331.90

Skip-A-Payment

Centurion Federal Credit Union is bringing back, for the Holidays, 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 month 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 those Christmas expenses. 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. They should be able to help you. Skip-A-Payment runs from December 1st to January 31st. You must take advantage before February when the program ends.

Change Notice Regarding Receipts for Small Dollar Transactions

The federal rule giving consumers the right to receive a receipt when using a card and/or code at an ATM or point-of-sale terminal, as applicable, has changed and is affecting industry practices regarding the issuance of receipts. Effective immediately, the Terminal Transfers paragraph in the Electronic Funds Transfer disclosure and/or cardholder agreement provided to you is amended to read as follows:

Terminal transfers. You can get a receipt at the time you make a transfer to or from your account using an automated teller machine or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is \$15 or less.

You continued use of the card and/or code acknowledges acceptance of these amended account terms.

Christmas Club Accounts

Christmas Club accounts will automatically close on Monday, October 15. The funds will be transferred to your regular account and will be available on Tuesday, October 16.

New 2007-08 Christmas Club accounts will begin on October 16.

Accounts that are funded by payroll deduction or automatic deposit will reopen with the first deposit after October 16. There is a \$5.00 fee for early withdrawal of Christmas Club funds.

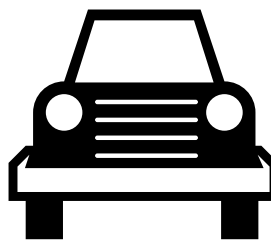
MEMBERSHIP ELIGIBILITY REQUIREMENTS

The membership eligibility requirements for federal credit unions change recently. 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.

HELP US OUT, WE MUST HAVE...

If you have changed your: 1) Address, 2) Work number, 3) Home phone number, 4) Email address 5) Gotten married - new name? Please call us and update your account for the new year, 812-422-1936. Thank you.



Please limit drive-thru transactions to 3. Please have your transaction ready when you reach the window, be courteous to the other members in line.

*Thanks For Understanding,
Kris*



Your Loan Department at Centurion FCU has been extremely busy making several changes to our Visa credit card program. We strive to make our program the best and most convenient card you use. Here is a list of the changes we have made:

- ❖ Card activation—when you receive your new or renewal Visa credit card you will now notice a sticker placed on the front of the card that has a toll free phone number on it that you must call from your **HOME** phone to activate your card. This new feature helps reduce the possibly of fraud on any new card that we send to you.
- ❖ We have added extra security for your cards by adding a new fraud protection program called ‘Falcon.’ With this new program, you may receive a phone call from Visa verifying any large dollar amount transactions, any transaction completed in a state different from your home state, or on a transaction that simply looks suspicious.
- ❖ **REMEMBER:** If you will be traveling outside of the United States, you must contact Carrie otherwise your card may not be accessible in foreign countries.
- ❖ **SKIP-A-PAYMENT** for the month of December!!! We know December is a hectic month for everyone and we’d like to be able to free up some extra cash flow. If desired, you will be allowed to skip your December Visa payment without any penalties although finance charges will accrue. Eligibility for this wonderful opportunity are:
 - You must be current on your Visa payments
 - You must not be over your credit card limit
- ❖ Effective your November Visa statement, the following changes will occur:
 - Minimum payment requirement will reduce from 6% to 4% of your credit card statement balance
 - Late fees and over-the-limit fees will increase from \$10 to \$15 each
- ❖ Centurion will have many more changes to our Visa program coming soon, such as:
 - ACH payment option (monthly automatic payment taken from your Centurion account)
 - E-Customer service (on-line banking for your Visa credit card)
 - A second card program in 2008

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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.

SURPRISE, SURPRISE! PROMOTION

We are so excited to have this promotion, which began September 1st and ends December 31st. Surprise, Surprise! is an **instant win** game for anyone who applies for a Centurion Visa credit card. All you have to do is get an application from any of Centurion staff member, fill it out, and turn it back in. When you return the application, a staff member will then give you a scratch off card that gives you a chance at winning one of these possible prizes:

- ✓ Grand prize-- \$10,000 Visa gift card
- ✓ Sony flat screen television
- ✓ \$10 Amazon.com certificate
- ✓ \$5 Blockbuster or Starbucks gift card

You could be an instant winner...all you have to do is apply for a Centurion Visa credit card!

We know this is a lot of information to take in at one time, but we want to keep you informed of any changes we made and will continue to make. These changes and new promotions are for your benefit. If you have any questions, please call Carrie at (812) 433-3373.

The Loan Department
Greg Geiss, VP of Lending
Laura Clem, AVP of Lending
Carrie Gaiser, Loan Assistant

James Barney receives Volunteer Achievement Award

INDIANAPOLIS---James Barney, Vice Chairman of the Board at Centurion Federal Credit Union in Evansville, was presented with a 2007 Volunteer Achievement Award by the Indiana Credit Union League. The presentation was made at the Chairman's Awards banquet on Sept. 15 as part of the trade association's annual meeting and convention.



Barney's father founded the credit union as F.O.P. Federal Credit Union and he began volunteering there as a youngster in 1953, helping with recordkeeping at the family's kitchen table. He has been a member of the board of directors for 20 years, holding various committee positions and offices including Chairman. He has been instrumental to the credit union as it has added new products, purchased a headquarters building and opened its first branch.

In addition to volunteering at Centurion FCU, James is a retired Major General of the U.S. Army and is a member of the Hall of Fame at the Fort Benning Officer Candidate School. He also is a recipient of the Sagamore of the Wabash and the order of Kentucky Colonel, the highest honors the governors of the states of Indiana and Kentucky can bestow on citizens.

Centurion FCU is not the only organization that benefits from Barney's volunteer spirit. He has been active in Kiwanis and is a past president of Evansville Kiwanis and past Lieutenant Governor for the Indiana District Kiwanis. He has also held several offices with the Southwest Chapter of the American Red Cross and is currently treasurer for that group. The Volunteer Achievement Award recognizes credit union volunteers who have given of themselves to promote the credit union ideal and to better the credit union movement in Indiana.

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.

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| <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.