

# Call to Nominations

## Have Your Voice Heard

Centurion FCU continues to provide outstanding service and value to its members. Its Board of Directors, composed of credit union leaders from throughout our membership, provides focus and leadership. The Board ensures that Centurion never loses sight of you, the member, and what you need to be successful.

Our members benefit when we actively seek new people and fresh ideas for the Board. Consequently, Centurion Nominating Committee is seeking candidates to run for the Board of Directors. We welcome qualified candidates seeking to be nominated by the Nominating Committee.

## Nomination and Election Details

A total of three directorships with terms of three years are up for election, each commencing at the Annual Meeting on April 14, 2009. The election will be conducted at the Annual Meeting and the top three qualified nominees receiving the highest votes being announced that night.

Currently, John Warren and Michael Danks, both incumbents, are looking to retain their office. We are looking for additional nominees.

## Qualifications

To be eligible for nomination by the Nominating Committee, an individual must be verified as meeting, without question, all requirements of the Board of Directors Job Description. This includes, but is not limited to, availability for service, bond ability and freedom from conflict of interest.

You are welcome to contact Kris Ploetz (422-1936) for further information. Members wishing to be considered for nomination need to contact Centurion by March 17, 2009.

# UPCOMING EVENT!

Credit Union Youth Week is coming the week of April 19-25, 2009. Don't forget to bring your children or grandchildren in to open new accounts. There will be contests and treats and representatives from the Evansville Police Department and the Vanderburgh County Sheriff's Department will once again be on hand should you wish to have your child's fingerprints taken.

## LINE OF CREDIT LOANS

Your credit union is proud to offer two types of line of credit loans to better serve your needs.

### • Home Equity Line of Credit

Borrowing line is open and approved up to 90% of appraised value of real estate. Rates could be as low as Wall Street prime with a floor rate of 4.00% APR. Rates are reviewed quarterly and follow the prime lending rate. Payments are \$50.00 per \$5,000 borrowed. **No points, No annual fees, No service fees**, only a one time \$100.00 application fee and possible cost of a new appraisal.

### • Signature Line of Credit

Borrowing line is open and can be tied to share draft (checking) account. This can prevent overdraft or return draft fees. Your approved limit is determined by credit union policy underwriting. Rates could be as low as 8.00%. Rates are reviewed quarterly. Payments are usually \$10.00 per \$300 borrowed. **No annual fees, No service fees.**

Contact your credit union lending staff or inquire with your member service representative for more information.

**2511 First Ave.**

**Office Hours**

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

**Friday - 9:00 AM - 5:30 PM**

**100 Martin Luther King Blvd.**

**Office Hours**

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

**Friday - 9:00 AM - 5:30 PM**

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

## "Holiday Issue"



December 31, 2008  
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 FIRST QUARTER 2009

- **Monday, January 19, 2009**  
- Martin Luther King Day
- **Monday, February 16, 2009**  
- President's Day

### 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."

### 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.

### Current Certificate Rates

Effective Friday the 2nd Day of January

Term	Minimum Amount	APR	APY
6 months	\$2,500.00	2.65%	2.68%
1 year	\$500.00	2.70%	2.73%
2 year	\$500.00	3.15%	3.20%
3 year	\$500.00	3.25%	3.30%

### 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

## Rock Strong!

Centurion Federal Credit Union is here to stay and we are strong as ever! There has never been a loss at a federally insured credit union. Moreover, it would happen elsewhere before it would happen here. We are just too rock solid, we have over \$2 million in capital that provides a lot of security and confidence for our members. Please be aware that share accounts are insured up to \$250,000 per account but only until Congress changes it or December 2009. If you have any concerns on this or the economy in general feel free to come in and talk with Kris, your President/CEO.

IRA ACCOUNTS are insured up to \$250,000 no gimmicks.

## SUPERVISORY COMMITTEE

The Supervisory Committee of the Centurion Federal Credit Union is composed of member-volunteers who examine certain functions of the Credit Union as outlined by the National Credit Union Administration. The Supervisory Committee works to protect both the members' accounts and the integrity of the Credit Union. The Supervisory Committee recommends that members check their accounts on a regular basis to see that they accurately reflect both activities and balances. If you have any questions concerning your account history you can contact the Supervisory Committee Chairman, Richard Tenbarga, by phone at 812 480 5498, by email at [Supercom1@aol.com](mailto:Supercom1@aol.com) or by post office mail at Supervisory Committee, Centurion Federal Credit Union, P.O. Box 23034, Evansville, IN 47724.

### General Information for You.

If you haven't visited our web site [www.centurioncu.com](http://www.centurioncu.com) please do. If you have any suggestions, you can email them to Kris from the web site. Also, online banking at Centurion FCU is FREE. See Kris if you haven't signed up already.

## SCORE BOARD

NOVEMBER 30, 2008      NOVEMBER 30, 2007

ASSETS	\$27,086,742.54	\$24,468,671.99
SHARES	\$23,278,576.52	\$21,907,796.79
LOANS	\$19,189,970.06	\$17,483,785.66

## Annual Membership Meeting

Tuesday, April 14, 2009

5:30 PM

The Annual Meeting for Centurion Federal Credit Union will be held Tuesday, April 14, 2009 at the F.O.P. Club beginning at 5:30 p.m. All members are invited to join us at the annual meeting; there will be snacks and soft drinks. Please attend and help make a difference with your Credit Union. You will have the opportunity to vote for your Board of Directors. The Centurion Board will have three positions to be filled at the annual meeting. Anyone who would like to run for a committee, or volunteer their help needs to notify Centurion by March 20, 2009. If you qualify and are interested in applying, please submit your resume in writing to Kris Ploetz at P.O. Box 3787, Evansville, IN 47736-3787. We must receive your resume on or before March 20, 2009. Candidates must be a member at least 18 years of age and hold an account in good standing. They must be able and willing to dedicate free time to the operation of the credit union, and promote the philosophy of the credit union. Members must be willing to serve without pay for the benefit of all credit union members.

## MEET YOUR CREDIT UNION STAFF

Kris Ploetz  
*President*  
Dana Buttram  
*Vice-President*  
Anita Martin  
*Vice-President*  
Greg Geiss  
*V.P. of Lending*  
Laura Clem  
*Assistant V.P. of Lending*

Tracy Harris  
Valerie Buttram  
Shana Knight  
Melodie Smoot  
Melissa Kellogg  
Jade White  
Carrie Gaiser  
Erica Collins  
Brittney Schipp

## BOARD OF DIRECTORS

Jim Barney  
*Chairman*  
John Warren  
*Vice-Chairman*  
Joyce Molinet - *Secretary*  
Kris Ploetz - *Treasurer*  
Robert Hahn  
Jim Kemp  
Michael Danks

## SUPERVISORY COMMITTEE

Richard Tenbarge  
*Chairman*  
Jim Wood  
Brian Turpin  
Dave Fehrenbacher

## Skip-A-Payment

Centurion Federal Credit Union wants to help you greet the New Year, with 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 or member service area. They will be able to help you. Sign-up for Skip-a-payment from January 2nd to January 31st. You may take advantage of February payment!

## *Membership Eligibility Requirements*

The membership eligibility requirements for federal credit unions changed, 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.

## 2008 and 2009 IRA's

This first quarter of the year is the time to think about IRA contributions and opening new accounts. Did you pay yourself this year? You are allowed to contribute \$5,000 to your Individual Retirement Account for last year, as well as 2009. If you are single, earning \$55,000 to \$65,000, you have partial deductibility of your traditional IRA deposit. If you are age 50 and over you can make "catch-up" contributions. Please see Kris or Dana in regards to a catch up transaction. Any question involving an IRA, other than balance inquiry, should be directed to Kris (downtown) or Dana (First Ave).



## 2009 Pricing for TurboTax Online

Phone Number  
800.613.4406

### TurboTax Pricing for 2009

Basic (1040EZ) – Federal	FREE
Deluxe (Deduction Maximizer) – Federal	\$29.95
<i>10% Discount for Centurion Members</i>	\$26.95
Premier (Investments) – Federal	\$49.95
Home & Business (Schedule C) – Federal	\$74.95
TurboTax State Return	\$25.95



Retirement Account Contributions		
Type	Contribution Limit up to age 50	With "Catch-up" Contribution of \$1,000 age 50+
Traditional	\$5,000	\$6,000
Roth	\$5,000	\$6,000

Partial Deductibility Ranges	
Taxable Year	Single Phase Out Range
2008	\$53,000 - \$63,000
2009	\$55,000 - \$65,000

Taxable Year	Maximum Annual Contribution	"Catch Up" Contribution Allowed
2008	\$5,000	\$1,000
2009	\$5,000	\$1,000



## Bleak Economy

What should I do if .. I lose my job? What should I do if .. I can't make ends meet?

What should I do if .. I'm worried about my investments or savings? Come in and talk with your Credit Union personnel. Greg, Dana or Kris would be happy to talk with you.

I can say that Kris has personally talked with some 20 families during this trying time; Kris is always discrete, just like a doctor. No one else needs know that you talked with Kris or what it was about. It does help to talk. We can help you with almost anything financial. Centurion is people helping people.

### *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*