



Centurion Federal Credit Union



"The Tribune Forum"

March 31, 2006
100 Martin Luther King Blvd.,
Evansville, IN 47708
Post Office Box 3787,
Evansville, IN 47736-378

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

HOLIDAY CLOSINGS DURING THE SECOND QUARTER 2006

- **Friday, April 14, 2006 (closing at 1:00pm)**
-Good Friday
- **Monday, May 30, 2006**
-Memorial 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."

IMPORTANT NEWS

Members having lines of credit, home equity lines or any non-risk based loans with a credit score of 641 or higher can request a 1% reduction of your rate. See Kris, Dana, or Greg for details...

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 Saturday the 1st Day of April

Term	Minimum Amount	APR	APY
6 months	\$2,500.00	3.00%	3.04%
1 year	\$500.00	4.00%	4.07%
2 year	\$500.00	4.75%	4.82%
3 year	\$500.00	4.25%	4.33%

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

Annual Membership Meeting

Tuesday, April 18, 2006

5:30 PM

The Annual Meeting for Centurion Federal Credit Union will be held Tuesday, April 18, 2006 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. We, as in years past will have gifts for the members. Children under the age of 18 will also get a special gift. For members over 18 we will play "Deal or No Deal". Come watch the fun. 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 two positions to be filled at the annual meeting. John Warren and Mike Danks are up for re-election at this time. Anyone who would like to run for a committee, or volunteer their help needs to notify Centurion by April 7, 2006. 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 April 7, 2006. 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
A.V.P.
Tracy Harris
Sandy Schrode
Valerie Buttram
Shana Knight

Laura Clem
Janette Lyon
Carrie Gaiser
Candace Northrop
Regina Flowers
Schaneal Fisher

BOARD OF DIRECTORS

Alan Hert
Chairman
John Warren
Vice-Chairman

Jim Barney
Michael Danks
Kris Ploetz
Harold Crooks - Secretary

Joyce Molinet

SUPERVISORY COMMITTEE

Jimmy Kemp
Chairman
Glenn Boyster
Myra Simmons

SCORE BOARD

FEBRUARY 2006 FEBRUARY 29, 2005

ASSETS	\$22,154,008.89	\$21,109,130.66
SHARES	\$19,402,130.18	\$18,689,122.40
LOANS	\$12,823,711.78	\$10,899,107.19

“REAL-TIME” ATM DEBIT CARD PROGRAM

Since our ATM-DEBIT card program went “REAL-TIME” on February 1, 2006, some of our members have noticed there have been additional charges appearing on their accounts. “REAL TIME” means that now there are no longer delays between actual transactions and the posting of them to the accounts. Our policy allows eight (8) free pinned - transactions per month and, after that, fees are assessed. We were caught off guard because we did not realize that so many of our members were using their pin numbers when making purchases, as well as cash withdrawals. We were also unaware that local business terminals are using ATM emulation software (acting as ATM’s not point of sale terminals). This has resulted in the \$0.50 fee accompanying the point of sale transactions.

To avoid this particular fee of \$0.50, enter credit, not debit, when making point of sale purchases and do not enter your pin number. The \$1.00 fee still applies to cash withdrawals from the ATM machine after the 8th transaction. Centurion never pays for surcharges (IE an ATM FEE usually \$2 or \$3 for use of an ATM located at a Casino or Shopping Mall). If an ATM has a surcharge you are told about it before the transaction and it is printed on your receipt.

We apologize for any inconvenience this may have caused. If you have any questions or concerns, please contact us.

Thank you,
Management

NCUA INSURANCE FUND

Effective April 1, 2006 insurance limit on IRA’s will be increasing from \$100,000 per account to \$250,000 as passed by the congress and signed into law this past February. This means that NCUA will insure your IRA held at Centurion Federal Credit Union up to \$250,000. I know a few members that this will make happy. If you should have any question about insurance coverage, Kris (our Credit Union President) would be more than happy to talk with you. All other share accounts are scheduled to have their coverage increased beginning 2010 but only to the extent of an adjustment to inflation and what the Insurance fund can bear to cover.

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.

General Information for You.

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

National Youth Week - April 23rd - 29th

Encourage your young one to open a savings account during the week of April 23 - 29, and receive a FREE gift!!

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 (<i>checking</i>) 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 (<i>Centurion “ANYTIME” ATM Card</i>) |
| <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 (<i>Perfect teller</i>) |
| | <input type="checkbox"/> Mechanical Repair Coverage | |

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