

Fee Schedule

7-15-2005

| | |
|---|---|
| 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 | \$10.00 |
| 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) | \$5.00 |
| Wire Transfer (outgoing) | domestic \$12.00 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) \$12.00 |
| 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 | \$15.00 |
| 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 | \$2.00 |
| Photo copy | per copy \$1.00 |
| Statement copies | per page \$1.00 |

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"

June 30, 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

HEADLINES

Headlines – I was wondering what headline to use for our newsletter. This month we have so many choices. **First Avenue Construction Complete** – traffic moving in both directions smoothly or **VFW Post 1114 Members Approved to Join Centurion Membership** – Centurion Federal Credit Union welcomes its newest member group. Then again, I could have gone with something more business oriented like - **Debit Card Fraud Still Plagues Centurion Membership** – identity theft causes \$30,000 plus in losses over two years and still counting. But I think I should go with - **Trusted Employee Dies On The Job** - yes SYBIL died this past month while on the job. A Trusted employee for over 11 years, she was a trooper, a great asset to the office one employee is quoted as saying. I know we will all miss her. Sybil never liked change but she didn't complain, she just did her job. When we moved her from 3rd Street to First Avenue then to the MLK office downtown, she never complained. She was a professional! When the phone lines weren't just right, she tried to do her job even when the member hung up on her. Through storm and power loss she was always on the job trying. She did have a jealous fit once when we brought in the new girl – Perfectteller. It took us a while to get her over that (she felt like she was old and being replaced) but she got over it just like the trooper we all knew she was and got back to giving members their balances and checking account information.

I know I was shocked when I heard the news that she was dead. I tried to revive her by doing everything I could. The technician at ERS tried for 3 days to get a pulse, but nothing, she was tired and she had died. All you could hear from her in her last moments were "vertical bar Y..vertical bar Y..vertical bar Y". I remember I wasn't happy when the ERS (computer service) staff members tried to console me in my moment of grief saying, "She had a good life, she's been in service for over 11 years. You got your money's worth."

Now it's time for a NEW Sybil. This new Sybil speaks much more clearly and she's slimmer than the old Sybil. We think your membership will like her. Hopefully, before you read this newsletter, the new Sybil will already be taking your calls at 421-1648. She should be on the job while the old Sybil is on her new job as a boat anchor in the Ohio.

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 2006

- **Tuesday, July 4, 2006**
- Independence Day
- **Monday, September 4, 2006**
- Labor Day

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

CURRENT CERTIFICATE RATES

Effective Thursday, the 1st of June, 2006

| Term | Minimum Amount | APR | APY |
|----------|----------------|-------|-------|
| 6 months | \$2,500.00 | 3.50% | 3.56% |
| 1 year | \$500.00 | 4.25% | 4.33% |
| 2 year | \$500.00 | 5.00% | 5.12% |
| 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 | 1.50% | 1.51% |
| Special Savings | S | 1.00% | 1.00% |
| Vacation Savings | V | 1.00% | 1.00% |
| Ultra Savings | U | 3.00% | 3.04% |
| IRA | I | 5.25% | 5.38% |
| Funds Manager | F | .75% | .75% |

SCORE BOARD

MAY 31, 2006

MAY 31, 2005

| | | |
|--------|-----------------|-----------------|
| ASSETS | \$22,656,620.77 | \$21,106,082.61 |
| SHARES | \$19,871,196.74 | \$18,859,632.16 |
| LOANS | \$12,996,429.60 | \$8,642,005.58 |

Here's Ten Reasons to Join a Credit Union!

Volunteer driven...not-for-profit...cooperatively owned—three qualities that make credit unions unique. They translate into real benefits for members, too. Here are ten reasons you may benefit:

1. Lower minimum balances
2. Better rates of return on savings
3. No or low-fee checking accounts and ATM's
4. Lower interest rates on credit cards and loans
5. Accounts are insured by the US government up to \$100,000 per member
6. Competitive mortgage rates and equity loans
7. Credit counseling
8. A voice in your credit union's operations (member-owned)
9. "Once a member, always a member" lifetime membership policy
10. Community outreach service

AMUSEMENT PARK DISCOUNTS

If your plans include a visit to Holiday World, stop by here first. Discount tickets are available.

AMUSEMENT PARK TICKETS

Holiday World

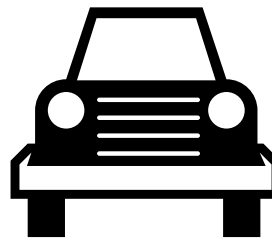
Adult \$29.75/ Child under 54" / Senior \$26.75

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

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*

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.

Welcome New Member Groups

Centurion wishes to welcome our newest groups, the VFW Post 1114 and the FOPA #73, to the membership roles. If you know someone who is a member of one of these groups and not a member of Centurion, please encourage them to join us. Also, if you have a good friend and would like to get them in at Centurion Federal Credit Union - if they qualify for membership with the FOPA #73 (that's the F. O. P. Auxiliary #73) then they would also be able to join Centurion. I would also like to encourage you to offer membership to your extended family as they also qualify; parents, grandparents, uncles, aunts and cousins. Centurion is family, people helping people. Isn't that what families do, help each other? If any member or potential member has a question about Centurion Federal Credit Union please email me kris@centurionfcu.com or call me at 422-1936. I'm always happy to answer questions.

Centurion's Newest Service

Centurion is open for most of your business needs 24 hours a day – be it Perfectteller or Sybil giving you balances, item clearing and allowing payment and transfer of funds. All of the previous mentioned activity is being done by automation. Staff is not here on the weekend nor could we be reached until now. If you have an emergency you can email Kris Ploetz the President of Centurion. I recommend that you only use this service on the weekends or extended holidays. Otherwise, please contact us using the conventional service, phone 422-1936 or kris@centurionfcu.com.

The new emergency email “bat signal” is KrisCFCU@aol.com. Please remember it. Now, what's an emergency? Someone stole my wallet or purse and now someone has my debit card. Email me at the above address – I will check it most weekends and if at all possible contact you and try to resolve it or get a jump on fixing the situation. Many situations may come up. Again, email me and you should also call 422-1936 and leave a message for when we get back to the office. I've had many messages left by distraught members over similar situations. I myself have been there and what a comfort it is knowing that I have talked with someone (before Monday) and know they will help me as soon as they possibly can.

New HIGH for Loan Totals

Greg, our head loan officer and you, the membership do a fantastic job! Loans totalling \$12,700K plus Visa \$377K 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. 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, Dana, Laura and Carrie 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, talk with a teller. They should be able to help you. Skip-A-Payment runs from July 10th to 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.