

Teller note: Please members do not use your check digit on Perfectteller. The Check Digit is the last number on your check or the member number after the dash-.

Please note that we credit all deposits to your account during the day, however if that deposit is received after 3:30 with the time change 2:30 it may not be available on your debit card or ATM card until the next business day.

Finally with Christmas coming just around the corner please put request in for Christmas money early in December so we will have it for you when you need it. Also remember that you can only get \$1500 in cash available to you in 24 hrs and that is not per branch.

We would appreciate if you need a large sum of cash you let us know prior to the preceding Friday so we can order extra, your staff and Mgmt appreciate your attention.

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.

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.

<p>2511 FIRST AVE. OFFICE HOURS Monday - Thursday 9:00 AM - 4:30 PM Friday - 9:00 AM - 5:30 PM</p>	<p>100 MARTIN LUTHER KING BLVD. OFFICE HOURS Monday - Thursday 9:00 AM - 4:30 PM Friday - 9:00 AM - 5:30 PM</p>	<p>220 E. 4TH MT. VERNON OFFICE HOURS Monday, Friday 8:30AM - 5:00PM Thursday - NOON - 4:30 PM</p>
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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.



Centurion Federal Credit Union



"The Tribune Forum"

September 30, 2004

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

220 E. 4th Street
Mt. Vernon, IN 47620
(812) 838-2398

(812) 422-1936
Sybil (812) 421-1648
www.centurionfcu.com
2511 First Avenue,
Evansville, IN 47710
Post Office Box 4486,
Evansville, IN 47724-0486

HOLIDAY CLOSINGS DURING THE FOURTH QUARTER 2004

- **Monday, October 11, 2004**
- Columbus Day
- **Thursday, November 11, 2004**
- Veterans Day
- **Thurs. & Fri. Nov. 25 & 26, 2004**
- Thanksgiving
- **Friday, Dec. 24, 2004**
- Christmas Eve
- **Thursday, December 25, 2004**
- Christmas Day
- **Wednesday, Dec. 31 2004**
- New Year's Eve, Close at 1:00

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.

OFFICE HOURS

2511 FIRST AVE.

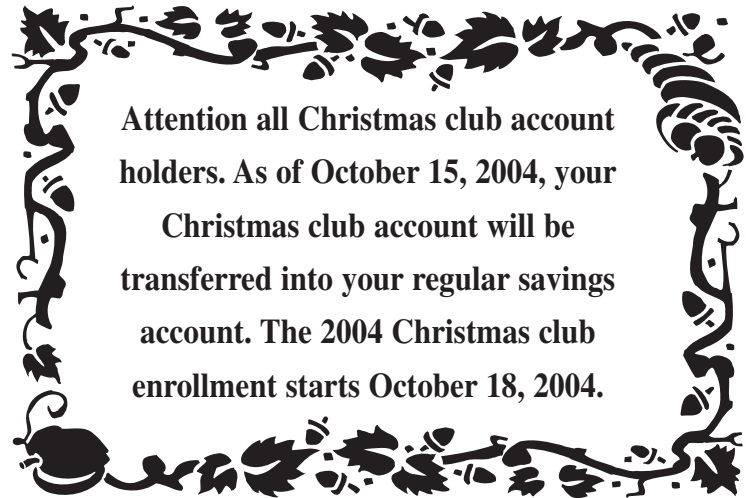
Monday - Thursday 9:00 AM - 4:30 PM
Friday - 9:00 AM - 5:30 PM

100 MARTIN LUTHER KING BLVD.

Monday - Thursday 9:00 AM - 4:30 PM
Friday - 9:00 AM - 5:30 PM

220 E. 4th MT. VERNON

Monday, Wednesday 8:30AM - 4:30PM
Thursday - NOON - 4:30 PM
Friday - 8:30AM - 5:00 PM



Attention all Christmas club account holders. As of October 15, 2004, your Christmas club account will be transferred into your regular savings account. The 2004 Christmas club enrollment starts October 18, 2004.

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

CURRENT CERTIFICATE RATES

Effective Monday the 1st of October, 2004

Term	Minimum Amount	APR	APY
6 months	\$2,500.00	1.50%	1.51%
1 year	\$500.00	2.00%	2.02%
2 year	\$500.00	2.50%	2.53%
3 year	\$500.00	2.75%	2.78%

Savings Type	Input Code	APR	APY
Share Account	R	1.00%	1.00%
Share Draft	D		
	\$200.00 - \$999.99	.50%	.50%
	\$1000.00 & over	.75%	.75%
New Christmas Club	X	1.50%	1.51%
Special Savings	S	.55%	.55%
Vacation Savings	V	.55%	.55%
Ultra Savings	U	2.25%	2.27%
IRA	I	3.00%	3.04%
Funds Manager	F	.55%	.55%

SCORE BOARD

JULY 31, 2004

JULY 31, 2003

ASSETS	\$20,402,878.36	\$20,878,794.45
SHARES	\$17,633,721.16	\$17,789,264.80
LOANS	\$11,523,785.57	\$11,886,009.79

While I was away...A Not So Funny Thing Happened

Centurion's version of the Titanic happened! Let me explain we brought in a new computer system LINUX this was December 2003. Now as it was explained to me this system will never go down! (famous last words) you never have to turn this system off. In fact it's bad to turn it off – the system has dual power supplies, mirrored drives; all hot swappable (while the power is on you can change out a part with out shutting down). Pretty cool stuff but just like the ship (Titanic) the computer sank and we all suffered, that was the day September 16, 2004 and September 17, 2004.

Members, if in getting this statement your 3rd quarter statement from Centurion and you see anything odd please bring it to the attention of Dana, Anita or Kris. At this time we do not believe there to be anything wrong in the member account area. Please take a look and review your statement for accuracy.

Now while Kris was up in Indy at the convention for Indiana Credit Unions this all happened (the computer CRASHED)– left to man the ship was Dana alone. Because Kris was away, Anita had left on vacation and Tim was sick. Dana and her crew righted the sinking ship and went manual!! Kris burned up two cell phone batteries trying to get support for the sinking ship (computer) and we sailed through it. 7:30 PM Friday night, All was calm and Dana ordered her first of many margaritas for the evening what a week.

Now with the bilged pumps running most of the systems have been restored – ERS and STC our two providers of service worked hard to keep us a float. I do want to say thank-you to our members for understanding our plight, to the teller's thanks for working under the strain and Dana thanks for everything!!

I think earlier that week members may have noticed that Perfectteller wasn't working and we shut the First Ave lobby down. This was due to another item that is never to go down our T1 line we were even told that it was working (when it wasn't) then the Service provider agreed it was down and it was fixed. The end result for the month of September I am sorry to say is that service to our members had interruptions.

Respectfully submitted Kris W. Ploetz Captain

Protect Yourself Against E-mail Fraud

Internet "phishing" scams are one of the fastest-growing frauds today. Phishing typically involves a bogus e-mail message that uses legitimate materials, such as a credit union or other organizations Web site graphics and logos–the "look and feel"–in an attempt to entice e-mail recipients to provide personal financial details, such as account information, credit card and Social Security numbers.

Financial institutions, government agencies, retailers, credit card companies and many other organization have seen their Web site graphics, including corporate logos and other materials "stolen" by fraudsters intent on tricking individuals into divulging personal financial information by responding to an official-looking, but entirely bogus e-mail.

Like many cons and scams, phishing preys on the unwary. Here's how credit union members can fight back against this fraud.

Take Some Simple Precautions.

Never respond to an unsolicited e-mail that asks for personal financial information.

Report anything suspicious to the proper authorities. Alert the credit union or government agency identified in the suspect e-mail through a Web address or telephone number that you know is legitimate.

Contact the Internet Crime Complaint Center at www.ifccfbi.gov–a partnership between the FBI and the National White Collar Crime Center–if you think you have received a phishing e-mail or have directed to a phishy-looking Web site.

"Stop, Look And Call"

The Department of Justice advises e-mail users to "stop, look and call" if they receive a suspicious e-mail.

Stop. Resist the urge to immediately respond to a suspicious e-mail–and to provide the information requested–despite urgent or exaggerated claims.

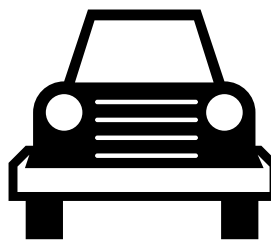
Look. Read the text of the e-mail several times and ask yourself why the information requested would really be needed.

Call. Telephone the organization identified, using a number that you know to be legitimate.

If you've been "Phished..." If you believe that you have provided sensitive financial information about yourself through a phishing scam, you should: Immediately contact those organizations for which you provided the information and contact Anita, Dana, or Kris as soon as you can, we will discuss the situation and act accordingly.

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

Loan Corner

Centurion Federal Credit Union has \$2,500,000 to lend!

This sounds like an ad, and in a way it is, but it's also true and it's the topic of this month's Loan Corner. As many of you already know, your credit unions usually is able to provide lower rates to our members than banks are to their customers, and certainly lower than finance companies are to theirs, primarily because credit unions don't need to 'turn a profit' in the conventional sense. We don't need to pay a Board of Directors (they volunteer), individual or institutional investors (don't need them), or private owners (ditto). YOU, our members, are the owners of Centurion Federal Credit Union.

So - let's get back to that two-and-a-half million dollars. Any operational profits, and all loan payoffs, flow back into our loan pool, our 'savings account', and are immediately available for further lending. That's where our \$2.5 million is. We've accumulated more than we need on hand and we're looking for a 'few good loans' - actually lots of good loans. Do this. Check on your existing loans. Look at their statements, give 'em a call. Find out what rate you're paying on a home equity loan, a car loan, or maybe an RV or motorcycle loan, and we'll do our best to beat your current rate and bring the loan over here. Sometimes we can, sometimes not - rate specials you've received, when your loan was made, and other factors may affect our plans, but we'll do our level best.

Here are some savings examples. \$10,000 owed at 8.5% for three more years will cost about \$1400 in interest through the remainder of the loan. If we can lower that by even 1.0%, you'd save almost \$200 of interest. And if you have equity in your vehicles, maybe we could loan you additional money and pay off a 9% or 13% credit card (or two), or that 19%-20%-21% furniture loan. Your new payment could end up less than you'd been paying on the other accounts combined and you could still save some money on interest! A \$35,000 home equity loan at 6.0% with eight years left could be rewritten at our variable equity rate, currently 4.5%, lower your monthly payment, shorten your remaining loan term and still save you interest. Or consider a new home equity loan and put most or all of your debt into one single payment.

Check out your current debts, then give us a call and see what we can do. During our discussion, we just might come up with a really interesting proposal, one that saves you money and/or cuts your monthly payments, and helps us find a home for some of our \$2,500,000.

Tim Slack
Chief of Lending

Check 21

Starting in October, Federal law will recognize a new type of payment document known as a "substitute check" that will be used in clearing and settlement. The law makes it possible to process a check quicker by allowing financial institutions to convert your check into electronic images for collection purposes. Once the image is transferred, the financial institution may create, from the image of the original check a "substitute check". You will see this on the news as CHECK 21. What does this mean to members of Centurion Federal Credit Union, well first:

The "float" will disappear...More repaid processing of checks will mean less float...the time between when a check is written and when it clears. Consumer will want to make sure that adequate funds are in their account when checks are written to avoid potential problems.

Consumer rights are protected...Protections for consumers have been built into the law and the regulations. Losses in check fraud cases are typically borne by the credit union or the merchant that dealt with a fraudster that transferred a fraudulent check, not the consumer. Of course, if you ever feel that there are problems with your account, contact your credit union immediately.

Check 21 should help combat payments fraud...The faster collection and return of checks facilitated by Check 21 should reduce overall fraud in the check collection system. Credit unions and other financial institutions should be able to collect/return checks faster and utilize new image analysis fraud tools to help identify fraud and errors more quickly.

What are my rights regarding substitute checks? In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your account (for example, if you think that we withdrew the wrong amount from your account or that we withdrew money from your account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, bounced check fees).

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You are also entitled to interest on the amount of your refund.