



# TEST YOUR GREEN KNOWLEDGE

**Q. How Many tons of paper does the banking industry use each year for statements?**

**A.) 250,000 tons**

**B.) 474,000 tons**

**C.) 687,000 tons**

See answer below.

Trees all over the World wish to thank the members of Centurion who have signed up for E-Statements. Our last big push was in August and to date we have 25% of the membership signed up for electronic statements rather than paper. If you would like to save Centurion postage and paper please sign up for E-Statements today. You really should if you have perfectteller and are like a lot of members that never open the statements we mail you. Should you have questions about E- Statements please take the time to talk with any teller about it. Be Green!

Answer: C

## 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<br>Traditional, Roth & Education | <input type="checkbox"/> Loan Protection Insurance            | <input type="checkbox"/> ATM (Centurion "ANYTIME" ATM Card) |
| <input type="checkbox"/> Visa Credit Cards<br>(with cash advances at ATM machines)       | <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, 2008  
100 Martin Luther King Blvd.,  
Evansville, IN 47708  
Post Office Box 3787,  
Evansville, IN 47736-3787



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Sybil (812) 421-1648  
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Evansville, IN 47710  
www.centurionfcu.com

### HOLIDAY CLOSINGS DURING THE FOURTH QUARTER 2008

- **Monday, October 13, 2008**  
- Columbus Day
- **Tuesday, November 11, 2008**  
- Veteran's Day
- **Thurs. & Fri. Nov. 27 & 28, 2008**  
- Thanksgiving
- **Wednesday, Dec. 24, 2008 - close at 1:00 pm**  
- Christmas Holiday
- **Thursday, Dec. 25, 2008**  
- Christmas Day
- **Wednesday, Dec. 31, 2008 - close at 2:00 pm**  
- New Year's Eve

### 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](http://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](mailto: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

## "IT BELONGS TO ME"

That is the theme of this year's International Credit Union Day - October 16, 2008. It's our chance to say thank you for being a member. On that day we will be serving lunch from 11-2 at both locations.

So, stop in for *good eats* and a chance to win a \$25.00 Gas Card! One card will be given away at each location.

## Christmas Club Accounts

Christmas Club Accounts are scheduled to close on Wednesday, October 15. The funds will be transferred to your regular savings account and will be available on Thursday, October 16.

New 2008-09 Christmas Club Accounts will begin on October 16. You may add any amount, anytime. Accounts that are funded by payroll deduction or automatic deposit will reopen with the first deposit on or after October 16.

There is a \$5.00 fee for early withdrawal from your Christmas Club Account.

	<b>SCORE BOARD</b>	
	AUGUST 31, 2008	AUGUST 31, 2007
<b>ASSETS</b>	\$26,531,104.63	\$24,377,695.18
<b>SHARES</b>	\$23,438,514.49	\$21,579,946.08
<b>LOANS</b>	\$18,458,405.12	\$16,514,902.05

# 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. Skip-A-Payment runs from December 1st to January 31st. You must take advantage before February when the program ends.

## Current Certificate Rates

Effective Wednesday the 1st Day of October

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%

## 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*



- We just wrapped up an awesome '365 Days A Year' promotion at the end of August. In addition to prizes Visa offered our members, Centurion also held a 2nd chance drawing. Below is a list of the 5 members who won a \$20 Visa gift card:

**Ron Clark • Richard Colacecchi • Ashley Crane  
John Haller • Ryan Jerger**

Congratulations to all our members!

- Please keep your eyes open for more information on another great promotion we'll have later this fall. We'll keep you updated on this promotion when the time gets closer!

- We will offer **skip-a-payments** in December again this year! Check out your November statement, which will have details about this great offer.

- **REMEMBER:** If you will be traveling outside the United States, you must contact Carrie otherwise your card may not be accessible in foreign countries.

- Centurion still offers attractive interest rates for balance transfers on both our Classic and Gold credit cards. Our Classic card balance transfer rate is a fixed 10% and the Gold card balance transfer rate is a fixed **5.98%**. Don't pass up these amazing rates!

- Don't forget about E-customer Service!! Check out our website at: [www.centurionfcu.com](http://www.centurionfcu.com) and click on the Visa logo on the right side of the screen. Simply register your card and you will be able to view your current and past 3 months' statements, pay your bill, transaction history, and much more. You can have your Centurion Visa information at your fingertips simply by signing up for E-customer Service.

At Centurion, we value our members and their loyalty. Thank you for supporting your credit union! Please call your Visa department with any questions at (812) 433-3373.

Respectfully,  
Your Visa Department

# NOTICE TO DIRECT PAY USERS

We hope that you enjoy the full benefits of using Direct Pay, our online bill paying service. At the time of enrollment there is a bill paying agreement/ disclosure for you to read. At the beginning of the agreement service fees are discussed. There is no monthly charge for using the Direct Pay Service, provided you use it monthly, once enrolled. Failure to use the service on a monthly basis will result in a \$5.00 service charge after the 2nd consecutive month of non use. This charge is non-refundable as Centurion incurs a fee for every member who enrolls in the service.

So, for your peace of mind, and to avoid any unwanted fees, please read the terms and conditions thoroughly before enrolling. We want you, the member, to feel at ease when using any of our services.

For those members who would like to enroll in Direct Pay you must have a draft (checking) account in good standing and already be signed up for Perfect Teller which is our free online service. Please call Kris or Dana for assistance.

We appreciate your business

Management

## Perfect Teller Reminder

When you sign on to Perfect Teller for the first time using your account number and a temporary password given to you by either Kris or Dana, you will be directed to a security verification screen. After completing the personal questions, you will be given a 4-digit PIN CODE.

It is important that you remember this code. If you would happen to have technical problems with your computer or if you are accessing your account(s) from another computer you will need this PIN CODE as well as your password for security purposes. If you have multiple accounts, you may use the same password to access them but the PIN CODE will be different for each account.

If you have problems accessing Perfect Teller, please contact either Kris or Dana.

Thank You,

Management

## 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.