



Centurion Federal Credit Union

"The Tribune Forum"



March 31, 2009
100 Martin Luther King Blvd.,
Evansville, IN 47708
Post Office Box 3787,
Evansville, IN 47736-3787

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

HOLIDAY CLOSINGS DURING THE SECOND QUARTER 2009

- **Friday, April 10, 2009**
-Good Friday (closing at 1:00)
- **Monday, May 25, 2009**
-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

Home Equity Lines of Credit are currently at the floor limit of 4.00%. These lines are reviewed quarterly.

See our loan staff.

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	2.00%	2.02%
1 year	\$500.00	2.25%	2.77%
2 year	\$500.00	2.50%	2.53%
3 year	\$500.00	2.75%	2.78%

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 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, 801 Court Street, beginning at 5:30 p.m. All members are invited to join us. There will be snacks and soft drinks. We will have, as in years past, a very nice gift for the members. Children under the age of 18 will also get a special gift. For members over 18 we will play a new game this year - "The Price is Right"! Please make plans to attend this year. It is very important - you can help make a difference with your Credit Union.

You will have the opportunity to vote for your Board of Directors. We will be having another exciting election with 2 incumbents and 1 nominee running for 2 Board positions. Running this year are incumbents John Warren, past and current Vice-Chairman, past Secretary, past Chairman and member of the loan committee along with Mike Danks, current Director and member of the loan committee. Also running this time is Peter Swaim who had been with the Vanderburgh County Sheriff's department and is currently working for the U. S. Marshal for Southern Indiana. Anyone who would like to run for a committee or volunteer their help needs to notify Centurion by April 3, 2009. If you qualify and are interested, 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 3, 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 Centurion 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
Vice-President
Laura Clem
A.V.P.
Melodie Smoot
Melissa Kellogg

Tracy Harris
Valerie Buttram
Shana Knight
Carrie Gaiser
Jade White
Erica Collins
Brittney Schipp

BOARD OF DIRECTORS

Jim Barney
Chairman
John Warren
Vice-Chairman

Robert Hahn
Michael Danks
Kris Ploetz

Joyce Molinet
Secretary
Jim Kemp

SUPERVISORY COMMITTEE

Richard Tenbarge
Chairman

David Fehrenbacher
Jim Wood
Brian Turpin

SCORE BOARD

FEBRUARY 2009 FEBRUARY 2008

ASSETS	\$28,436,470.55	\$26,221,704.49
SHARES	\$24,685,210.51	\$23,086,894.02
LOANS	\$19,150,071.22	\$17,935,217.26



National Credit Union Youth Week Is April 19-25, 2009

**JOIN US AS WE
CELEBRATE
THE WEEK
WITH:**

GAMES, PRIZES, TREATS

More information is available in the lobby
and on our website.

www.centurionfcu.com

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.

SUPERVISORY COMMITTEE

Centurion Federal Credit Union's Supervisory Committee asks that all members who have a change of address or telephone number to report the change to the credit union as soon as possible. This will let you receive your statements and other credit union information in a timely manner. Only by reviewing these statements do you keep your legal rights in the case of an error. It may also be important if the credit union or the Supervisory Committee has a need to contact you concerning your account. Remember never to give out pertinent personal information over the telephone so that you can protect yourself from identity theft. The Supervisory Committee works to protect both the member's accounts and the integrity of the Credit Union. If you have any questions concerning your accounts you can contact Supervisory Committee Chairman Richard Tenbarge by telephone at 812 480 5498, by email at Supercom1@aol.com or by post office mail at Supervisory Committee, Centurion Federal Credit Union, P.O. Box 23034, Evansville, IN 47724.

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.

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 at Centurion FCU is FREE. See Kris if you haven't signed up already. Kris@centurionfcu.com

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) |
| | <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.