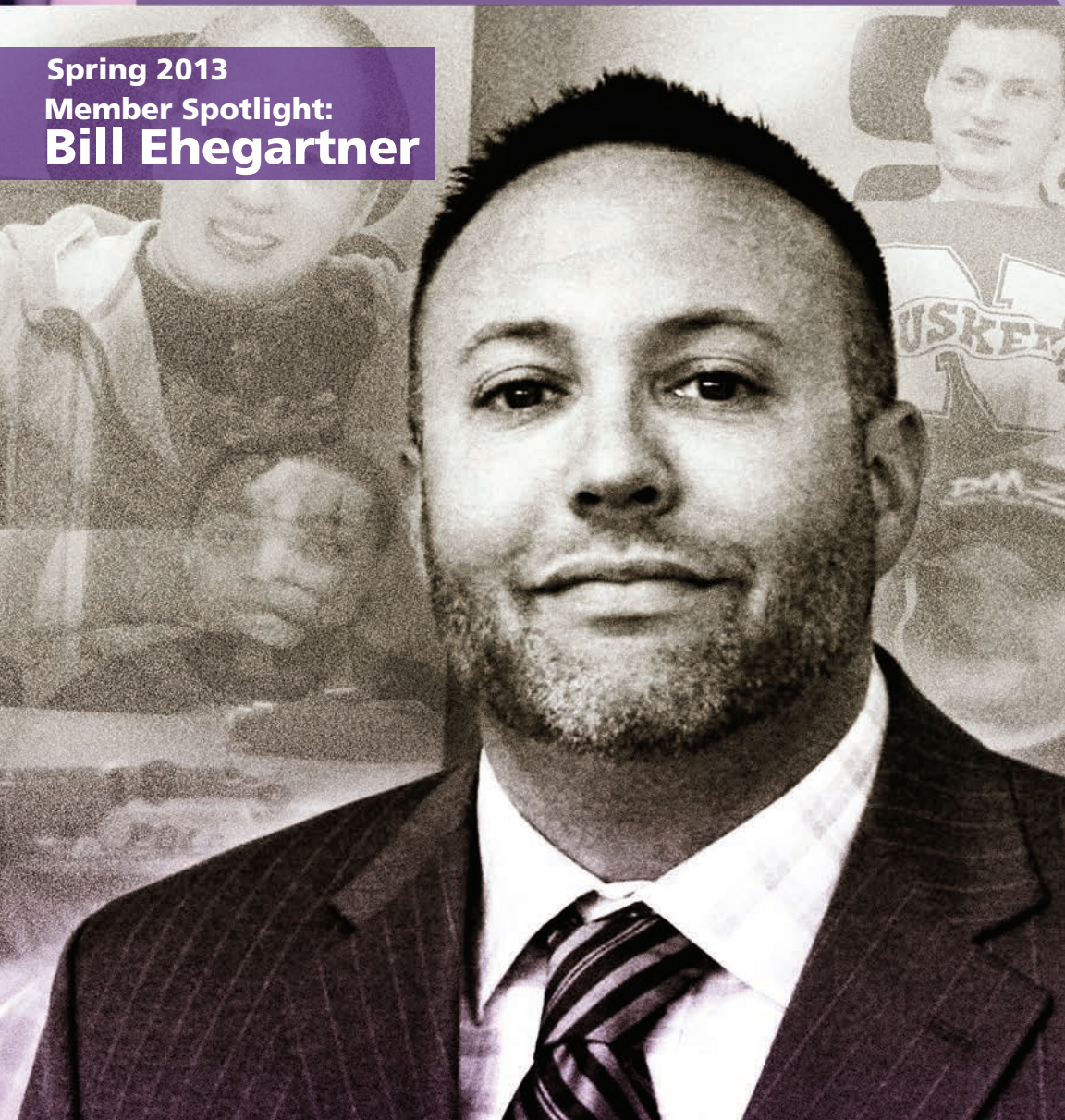


InTouch

InTouch with your credit union, InTouch with your accounts.

2013
MORTGAGE GIVEAWAY
LOOK INSIDE!

Spring 2013
Member Spotlight:
Bill Ehegartner



Centris
FEDERAL CREDIT UNION



President's Message

It is my pleasure to share some of the progress and developments that are occurring at Centris to improve our ability to better serve you. First, our members in Grand Island will see construction occurring during the next few months as we add a three-lane drive through to our facility to improve member access, this will be completed in 2013.

Centris will be introducing a new product, "Debt Protection," that will be available to all of our members and is intended to provide you and/or your family with peace of mind in knowing that your loan or loan payments will be covered in the event of death or disability. In addition, we will be adding a new feature that will cover your loan payments in the event of involuntary unemployment. This product will help our members continue to make their payments and protect their credit score during unfortunate circumstances and reduce some of the stress and anxiety you might have if this occurs.

In May Centris joined the Allpoint surcharge-free ATM network. Members now have access to 55,000+ more surcharge-free ATMs throughout the United States, Canada, Mexico, the

United Kingdom and Australia. Many of these ATMs can be found at retailers including: Costco, Target, Walgreens, CVS and 7-Eleven. We are pleased to be able to offer this enhanced convenience to all of our members.

In May your Board of Directors and management team met to discuss the future plans for Centris. A part of this discussion was on our future growth strategy and the development of new branches; on this subject, participants were divided. As people are using more electronic means to access their accounts some believe members will use branch offices less. In addition there is concern about the additional costs associated with operating more branches. Should we add or build more branch offices in the future? I would like to hear from you on this subject and share your responses with the Board of Directors and the management team. Please send me an email with your thoughts to KevinP@centrisfcu.org.

I also want to update you on developments in Washington D.C. that may impact credit unions. The administration and Congress have been discussing tax reform since the end of last year. Several months ago the House Ways and Means Committee organized working groups to look into tax reform and federal tax expenditures for possible changes, including Credit Union tax exemptions. We are working to preserve the Credit Union tax exemption and would like your help. Please contact your Members of Congress by visiting www.DontTaxMyCreditUnion.org and click on the **Take Action** link.

Thank you for your continued support and the trust you have placed in Centris to assist you with your financial needs.

Kevin Parks
President / CEO



Notice Regarding Our Centris Visa® Credit Card

Centris would like to announce that we will be changing our Visa® credit card processor in mid-August. If you are a current Centris Visa® credit card holder, please look for more important details regarding your account in the upcoming months.

Centris Opens Newest Branch in North Platte

On April 11, 2013 Centris hosted a ribbon cutting ceremony and community open house for our new North Platte facility located at 902 S. Jeffers Street.

The new facility is a great addition to the North Platte community and allows Centris staff to better serve our members. The new building boasts 6,000 square feet, double the size of our old branch, and three drive-thru lanes with a drive-up ATM.

In celebration of the new facility, a “Husker Greats” raffle was held to help raise money for the North Platte chapter of TeamMates, a youth mentoring program founded by Coach Tom and Nancy Osborne. Nearly \$500 was raised by attendees with an additional \$2,000 donated by Centris. A grand total of \$2,500 will be gifted to the North Platte chapter to support their local endeavors.

2013 Board Election Results

At the 78th Annual Business Meeting, voting results were announced for the two Board positions that were available. Paul Elofson and Matt Dannehl were both elected to serve three-year terms.

Board of Directors:

Tom Beiriger, Chair
Joe Sacco, First Vice Chair
Denise Hill, Second Vice Chair
Linda Aust, Treasurer
Paul Elofson, Secretary
Veronika Pinkerton, Director
Matt Dannehl, Director

Thank you to all who attended the Annual Meeting on March 26, 2013. We look forward to seeing you at next year’s meeting!



Centris Awards Four Scholarships

At the 78th Annual Business Meeting, four **\$500** scholarships were awarded to the following students:

Torey Kogel
Andrew Vipond
Samantha Morford
Shana Havenridge (Not pictured)

Thanks to all the Centris students who submitted their scholarship information for consideration.

Why Annuities Are Popular

Annuities are really the only investments that provide options for guaranteed income, a guaranteed return or a guarantee of the principle. Annuities have become popular because the options that are available now fit a wider portion of the populace. In the past, most people believed that annuities were only for wealthy individuals or families with a need to either shelter assets or ensure that large amounts of income would be guaranteed.

But, over the past several years, insurance companies have been able to successfully market annuity products to middle and lower class families who also need to ensure that income continues in retirement. This is especially true in the United States, as the life expectancy for both men and women has increased dramatically over the last 40 years.

One of the keys to the popularity of annuities is the strength of the insurance companies that sell them. Any investor considering an annuity should always make sure that the company from which he or she buys has very high ratings from each of the four credit rating agencies. A.M. Best, Fitch, Moody's Investor Service and Standard and Poor's each rate insurance companies on their ability to pay future financial obligations. As annuities represent a financial obligation that may not come due for many years, and then may continue for many years, investors need to make sure that the company will be able to make the appropriate payments.

Life insurance companies must meet certain capitalization requirements and must usually keep an amount on hand that equals the amount of the obligations. Because most insurance companies have been able to withstand economic downturns, annuities have become more popular.

To find the best annuity products, contact any licensed representative at Centris Federal Credit Union.

Not a Deposit	Not Insured By Any Federal Government Agency	
May Lose Value	No Bank or Credit Union Guarantee	Not NCUA Insured

Set Up Fraud Alerts Through OnLine Banking

In an ongoing effort to keep your financial information protected, Centris offers a quicker way of being alerted to any fraudulent activity taking place on your checking account.

Anytime Centris notices a suspicious transaction on your debit card we will send you a message through your OnLine Banking account along with an e-mail alert informing you that you've received a secure online message. The message will inform you of the date the transaction tried to clear, the last 4-digits of the card, and our contact information so that you may speak with a service representative to verify the transaction.

In order to receive these web alerts you will need to sign up for the e-mail subscription alerts through **OnLine Banking**. To do this, simply log into your account via www.centrisfcu.org, select **Access Accounts, e-Notifications Settings, e-Mail Subscriptions Options** and click **Submit**. Keeping your information safe and secure has never been easier!

Get More With Centris Checking

Is your current checking account costing you more and giving you less? With **Centris Totally Free Checking**, you get more.

More Value. More Flexibility. More Control. All with **NO** per check charge and **NO** minimum monthly balance requirement. And, with several dividend-bearing checking accounts available, you also get more variety.

We've done our homework. Come in and let us show you the difference between our **Totally Free Checking** and other banks' so-called "free" checking accounts. Review the checking accounts below - we're sure you'll find an account that's perfect for you.

Every New Personal Checking Account Includes:

- **FREE** Thank You Gift*
- **FREE** eStatements
- **FREE** Centris Check Card
- **FREE** Mobile Banking
- **FREE** OnLine Banking and Bill Pay
- Buy back of your debit cards and unused checks from another financial institution.



Totally Free Checking

Get unlimited check writing, no monthly service charge, no per check charge, with no minimum balance requirement.

50 Advantage Interest Checking

If you're age 50 or over, we offer a **FREE** account especially for you - with **FREE** checks, no monthly service charge, no minimum balance requirement, unlimited check writing and you'll earn competitive dividends!

Direct Interest Checking

If you have direct deposit or an automatic payment from your account, here's your chance to earn competitive dividends with unlimited check writing, no monthly service charge, and no minimum balance requirement - all in a **FREE** account.

Premier Checking

Interested in higher dividends? You'll earn it with balances above \$1,500 and still get competitive rates with balances below. You'll get **FREE** checks, and no service charge on balances above \$1,500.

Open an account now and you'll also get a **FREE** gift.* It's our way of saying thanks. We'll even pay you up to **\$10** for your current debit cards and unused checks from another financial institution! Just bring them in when you open your new account.

Already Have a Centris Checking Account? Simply tell a friend about us to get a **FREE** gift!

5 Easy Steps to Get a FREE Gift:

1. Get a **Tell-A-Friend** coupon at any location or at www.centrisfcu.org/includes/forms/tell-a-friend.pdf
2. Print your name and address on the **Tell-A-Friend** coupon.
3. Give it to a friend to bring in when they open a new checking account.
4. Look for the validated form to be mailed to you.
5. Bring it to us to get your **FREE** gift!

Four money-saving checking accounts, a **FREE** gift and up to **\$10** for your debit cards and unused checks - all great reasons to visit us today!

*We reserve the right to substitute a gift of similar value. Free gift may be reported on a 1099-INT or 1099-MISC. Free gift provided at the time of account opening.

Member Spotlight: Bill Ehegartner

What do you see when you look at a person with a disability? Do you see someone who functions differently or has special needs? Do you see someone who holds a job and lives in his or her own space? Or perhaps you see someone who needs care and attention throughout the entire day.

Each of these things can be true, but what Centris member Bill Ehegartner, Operations Director of the Vocational Development Center (VODEC) and his staff would want you to know, is that while there is a misconception that all people with a disability have limited capabilities, many of them can achieve as much on the job as anyone else; sometimes more. “These individuals often get overlooked, but they have a lot to offer and we help to determine their strengths so they can hold a job like anyone else,” explains Ehegartner.

As the Operations Director for VODEC, Bill oversees a total of 257 staff members and ensures that each of VODEC’s programs are compliant with the law and services are being rendered appropriately to their consumers; individuals within the community that receive services from VODEC. The mission of VODEC, which became a private non-profit organization in the early 1970’s, is to provide services to persons with disabilities in order that those persons may live, work and participate in the community in the least restrictive environment to achieve their full potential.

“We pick up where the school systems leave off for people with disabilities,” Bill said. “Many times after someone

with a disability graduates high school, they still need assistance, which is where we step in.”

VODEC works with individuals to provide opportunities for employment through on and off-site job training. In addition they run several other programs to provide in-home assistance and daytime activities to help keep individuals active in the community. “We have 1,000 individuals who are waiting for our services. We’re always looking for ways to strengthen our relationships in the community and provide opportunities for our consumers.”

What many of us take for granted or may assume has been automated by technology, may in fact be done by the consumers at VODEC. Through the Supported Employment Program, they provide over 520 employable people within the Omaha metro area who are responsible for jobs such as assembling the fixtures you see in retail stores or packaging items to be shipped across the United States. “Our consumers have done so well within the companies they work for that we’re actually trusted to do the quality assurance aspect of operations as well. They’ve consistently produced such high quality work, that when we say a shipment is good to go, they know it is.”

The individuals who participate in VODEC’s Supported Employment program have learned job skills through one of the three work centers in Omaha, Millard and Council Bluffs. The goal of the program is to help them earn competitive wages based upon their level of productivity. As their largest program, Supported Employment teaches the individuals in an environment that is representative of traditional work places.

If you had the opportunity to visit VODEC’s facilities and see their

consumers at work, you would see a variety of operations being executed. You would also see people that are full of pride and enthusiasm for what they do. The joy and excitement of workers who want to demonstrate their job to you is contagious. Their faces light up as they explain what they do and, given the opportunity, will provide you with a wealth of knowledge about their duties. The passion they have for their jobs is motivating and uplifting.

Consumers at VODEC are only half of the equation though. Dedicated to making the lives of each individual better, the approach of the staff is inspiring; “My goal is to know the name and at least one thing about each consumer,” says Bill. True to his word, Bill can introduce you to each consumer that rushes over to greet him and is able to ask them about their new apartment, how taking the bus is going for them or how they like their new job.

“From the top down, we encourage our staff to be innovative. If you bring an idea to the table, we want to hear how you think it can be executed. We don’t say no—we’ll run with anything until someone tells us we can’t. In fact, that’s how a lot of our programs and services came to be.”

VODEC uses a people-centered approach when working with their consumers: helping them form meaningful relationships and making sure they feel valued. “The most important lesson we teach our consumers is how to be treated with respect and dignity,” states Bill. He explains that VODEC is always looking for new opportunities and part of their mission is educating the community about how they can get involved.

Because they want to gainfully employ consumers in the community, job

coaches will visit organizations who are interested in hiring individuals with disabilities and providing them with more opportunities in order to assess where VODEC consumers might best fit within the organization. Once positions have been identified for VODEC consumers, job coaches will work with the organization to help plan a course of action for a smooth transition.

Aside from organizations who can provide work to consumers, there is also a strong need for individuals who have talents they can teach consumers. “It’s important for them to have interaction within the community,” Bill explains; there is always a need for people who can help teach classes and provide education.

It seems to be a daunting task that VODEC has committed to take on, but the dedication and eagerness of the staff fills you with hope for the organization. “We want the community to know we are a resource, to provide workers and help families dealing with the challenges of a disability to navigate the system.”

If you are able to provide a work environment for VODEC consumers or have talents to volunteer, visit www.vodec.org.

Editor’s Note

Are you a Centris member making a unique contribution to the community? Know someone who is? Tell us your story for a chance to be featured in the **Member Spotlight** of the Centris Newsletter. Simply contact us at marketing@centrisfcu.org or by phone at (402) 758-6520.



The Mortgage Giveaway Winners Are...

Centris is proud to announce the winners of the 2013 **“Win a Free Mortgage for a Year”** contest are John and Ann Marie Bowen.

Centris first started offering the **“Win a Free Mortgage for a Year”** contest in 2010, giving away up to \$10,000 in free mortgage payments. Members were automatically entered into the contest when they completed a home loan or refinanced their mortgage through the credit union.

The Bowens have been members of Centris for over five decades. When they were looking to refinance their mortgage this summer, the first place they thought of was their trusted financial partner, Centris.

“I joined the credit union through Western Electric. It was a good organization and the thing to do back then. The credit union was always there when I needed them, which was often. It has been a privilege to be a member,” John said.

When the Bowens completed the refinancing process, they were told they would be entered into the contest, but didn’t think about it much in the following months. Shortly before the holiday season, they received a phone call informing them they had won.

“We never win anything,” Ann Marie recalls. “To be chosen out of so many people is a miracle.”

As winners, the Bowens will have their mortgage paid by Centris throughout 2013. The prize will allow them to enjoy spending time with each other on a well-deserved vacation and help pay for other expenses they would have otherwise needed to dip into savings to make.

“The contest is a great way for us to give back to our members, we appreciate all the support we get from them and this is one way we can show it,” says Jeff Shapiro, Vice President, Mortgage Services. He hopes to see the contest continue for many years. “We are excited to celebrate all year with the Bowens.”

Shapiro added that Centris also maintains the servicing on each of its loans. Previously mortgage services were only located at one branch office. Now, with the expansion of the mortgage department, those seeking a mortgage from Centris can meet with a representative at any of our convenient locations.

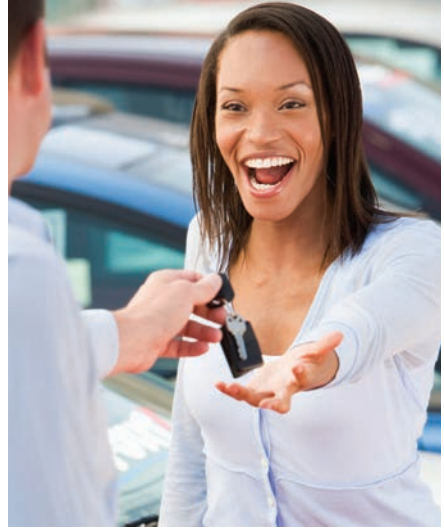
Here's Your Chance To Win...



Now for a limited time, you have the opportunity to **Win A FREE Mortgage For A Year!** (Up to \$10,000. Odds of winning based on number of entries received.)* Apply in person, online or call and get pre-qualified before you shop for your new home. We'll show you why Centris is your trusted neighborhood mortgage partner.

Contact Us For Complete Information.

*12 consecutive monthly mortgage payments (principal and interest only) of not more than \$833.33 per month (“Monthly Maximum Prize”) totaling up to \$10,000 in the aggregate. Exact prize amount will be determined by amount of eligible winner’s mortgage payment. Winner must pay any portion of winner’s monthly mortgage payments not attributable to principal or interest or otherwise in excess of Monthly Maximum Prize. **Odds of winning depend on number of eligible entries received.** Number of written prize notices to be distributed will depend on number of inquiries about the promotion. Beginning 1/1/13 through 12/14/13, when you open a mortgage loan with Centris Federal Credit Union (“Centris”) in Nebraska or Iowa, you will automatically be entered to be drawn as a winner in the “Centris Federal Credit Union Free Mortgage Giveaway”. Participants and winner(s) must be Nebraska or Iowa residents at least 18 years old as of 12/14/13, and have a valid driver’s license. To enter, you must be Centris members and have closed and have received funds for a mortgage loan or mortgage refinance from Centris on or after 1/1/13. One entry per person and/or household. If a winner is disqualified or cannot accept the prize as stated, Centris reserves the right to determine an alternate winner in its sole discretion. Prize is not transferable, redeemable for cash or exchangeable for any other prize. Centris may require winner to complete, execute and return affidavits of eligibility, liability releases and publicity releases prior to taking possession of prize. Failure to sign these documents, or if winner cannot be notified, or if winner is found to be ineligible or not in compliance with these Official Rules, will result in disqualification and an alternate winner will be selected.



Get Pre-Approved Auto Financing With Our SMART Approval App

Whether it’s researching, buying or selling a vehicle, we have the resources to help you save time and money. Best of all, our services are free of charge to use.

Apply online now for a vehicle loan through Centris and get pre-approved. It’s fast, easy and **SMART**. All you have to do is visit: www.centrisfcu.org/auto-buying-resources and click the **Get pre-approved now** link under our **Pre-Approved Financing** section.

Our **SMART** Approval app will walk you through each step to get pre-approved, which means you’ll be on your way to purchasing your new vehicle - fast. Plus, if you have any questions once you’re pre-approved, you will receive an email with direct contact information to a Centris Representative.

So what are you waiting for? Get started today!

Note: This event was rescheduled from May 4, 2013

CELEBRATE STAR WARS

Centris Member Appreciation Night
Saturday, August 10, 2013 - 7:05 pm



Entertainment:

- If you purchased tickets to our May 4 event, they will automatically be transferred to the August game. Should you find you are unable to attend on August 10, you can contact the Omaha Storm Chaser's box office at (402) 738-5117 for assistance in exchanging your tickets no later than July 12.
- Special ticket price only for Centris members. **FREE** t-shirts to members - while supplies last!
- Calling all **STAR WARS** fans! It's **STAR WARS NIGHT** at the ballpark! Dress up as your favorite character and join in the fun.
- Come out and see the greatest fireworks show in the Midwest!

Ticket Order Deadline Is Friday, July 12

If you have any questions or would like to order tickets with a credit card, please call the Storm Chasers at (402) 738-5117. Your tickets will be waiting for you at the **Centris Will Call** table. Please bring an ID to pick them up.



ORDERING INFO

Please fill out the Ticket Order Form and return to the Omaha Storm Chasers by July 12.

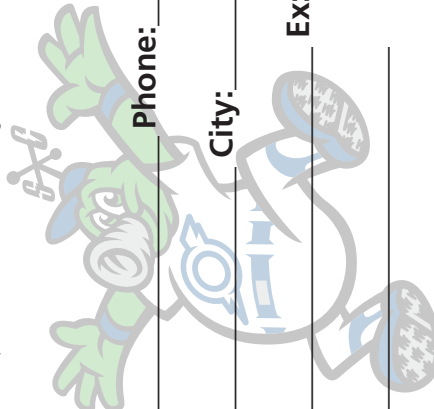
Ticket Order Form

Centris Member Appreciation Night With The Storm Chasers!

Omaha Storm Chasers Baseball
Attn: Shane Bovee
12356 Ballpark Way
Papillion, NE 68046
(402) 738-5117
shaneb@omahastormchasers.com
www.omahastormchasers.com

TYPE OF TICKET	QUANTITY	PRICE	TOTAL
BOX		\$8.00 EACH	\$

Check here to request wheelchair accessible seating.



Name: _____ Phone: _____

Address: _____ State: _____ Zip: _____

V/MC/D/AMEX: _____ Ex: _____ / _____ Security Code: _____

EMAIL: _____

Please make checks payable to the Omaha Storm Chasers!
Ticket order deadline July 12.



(402) 334-7000 or (800) 334-2328
www.centrisfcu.org

Scan here for the latest promotions and info!



Follow Us On



Holiday Schedule

Offices are closed in observance of:

- Independence Day** **Thur., July 4**
- Labor Day** **Mon., Sept. 2**
- Columbus Day** **Mon., Oct. 14**
- Veterans' Day** **Mon., Nov. 11**
- Thanksgiving Day** **Thur., Nov. 28**
- Christmas Day** **Wed., Dec. 25**



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