

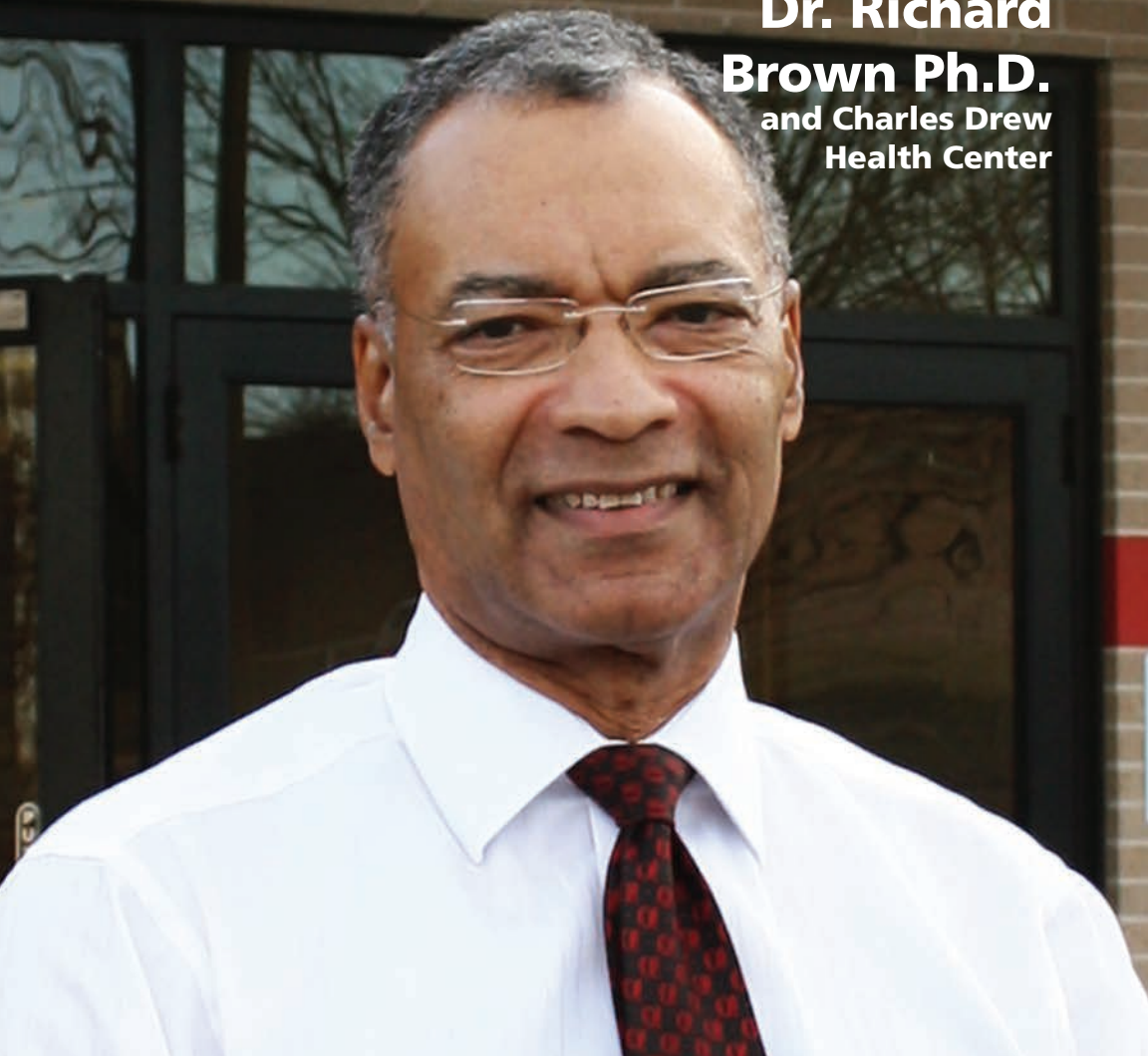
InTouch

InTouch with your credit union, InTouch with your accounts.

WINTER 2012

Spotlight:

**Dr. Richard
Brown Ph.D.
and Charles Drew
Health Center**



Centris
FEDERAL CREDIT UNION



President's Message

I am excited to share with you some recent developments at Centris to improve our member's experience at several of our branch locations. As you may know we are presently in the midst of a remodel of our branch office in Council Bluffs. Work is currently underway to build a new three lane drive-thru on the east side of the building. This is an extensive remodel project that we plan to have completed in April. I also am aware that several members have requested that we consider another branch location on the east side of Council Bluffs. We have discussed this possibility and will continue to consider this in future branch expansion plans.

We have also executed a long-term lease on a building located at 36th & L Street in Omaha, NE. We have plans to build a new branch office with a three lane drive-thru at this location. Plans have been submitted to the City for building permits. As soon as possible

we plan to start construction on this new full service branch. This new branch will replace our current branch office located at 5021 S. 24th Street. In addition we plan to merge our Ralston branch office into this new location as well. The leases on our current branches at both South Omaha and Ralston expire mid-year in 2012. The free-standing drive-up ATM at Ralston will remain in place for use by our members.

Centris has also executed a contract to purchase land for a new branch office in North Platte. We plan to close on the land purchase by the end of 2011 and begin construction of a new branch office in the spring of 2012. This new branch facility will replace our current branch office in North Platte. Our members in North Platte are well aware of the challenges we have with our current location including limited parking, poor access and cramped quarters. The new branch office will be approximately 6,000 square feet in size or double the size of our current branch and will feature a three lane drive-thru and drive-up ATM. We are excited about the location and visibility of our new branch location and the opportunity to offer improved convenience and experience for our members and a more comfortable work environment for our employees. I want to thank our members in North Platte for your patience with us in addressing these needs and the concerns that have been communicated over the past few years.

With respect to technology we are also in the process of developing an enhanced home banking system for our members and along with this developing our mobile banking application. These should be completed early in 2012.

We know that there are other needs and desires of our members for Centris to continue to expand and enhance

our branch locations and technology services. Unfortunately resources are limited and we have to manage the cost of these improvements each year within the annual financial operating budget approved by the Board of Directors and within the regulatory limits imposed on capital investments such as these. Every year the management team reviews these needs and prioritizes those investments that we feel are most critical to Centris and our membership. If you have branch locations or technology improvements that you would like to see Centris invest in please send me an email or call my office.

I am also proud to share with you that Centris continues to excel in our markets in the eyes of our members and the public. We have recently been informed that Centris, for the third year in a row, was voted as the **Best of Omaha** in the Credit Union category. We were also voted as the **Best of Grand Island** for Credit Unions and announced as a recipient of a **Readers Choice** award in Council Bluffs and Omaha. Thank you for the recognition provided to Centris through these programs. Our employees take a lot of pride in this recognition and these awards. We will continue to work hard to earn these awards and your recognition in the future.

If you have any questions or comments that you would like to share with me, please call me or send an email to KevinP@centrisfcu.org.

Kevin Parks
President / CEO



WASHINGTON WEDNESDAYS

By George! Centris is excited to announce the start of Washington Wednesdays; a financial education series that will be housed on our Centris Facebook page beginning January 4, 2012. Every Wednesday, Centris' chosen delegate, George Washington will share some of the same rock-solid financial tips and advice that has made Centris your most trusted financial partner for over 75 years. How to earn, save, spend wisely, borrow, invest and be your financial best! Every Wednesday **By George!** will tell it like it is.

We cannot tell a lie. This will be the place to get your learnin' and earnin' on every Wednesday starting January 4th. Plus! To salute George's winning spirit, once a month George will run a contest or giveaway where you can win prizes! So, "like" us at [Facebook.com/centrisFCU](https://www.facebook.com/centrisFCU), be sure to tell your friends and let's have some financial fun! (Yes, we think finances are fun. **By George!** We think you will too!)

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Anthony Bumgarner
Financial Advisor
Centris Investment Services
(402) 697-6726
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Contributing to Your IRA is Smart.

Making those IRA contributions automatic is even smarter

That's what this little note is all about. I'm gently encouraging you to set up automatic contributions to your Roth or traditional IRA. Building the account little by little and month by month will benefit most people in the long run.

Why I am urging you to do this? First of all, it is so much easier - you don't have to keep reminding yourself to write the "big" check. Secondly, if every month you make an automatic contribution, you will be that much closer to making your annual contribution.

It is human nature to procrastinate - and you don't want to run the risk of letting the deadline slip by. Once the annual deadline is past, your ability to contribute \$5,000 (or \$6,000) to your IRA in that tax year is gone forever.

When you contribute a little at a time, you can save in a "painless" way. In contrast, if you make a \$5K/6K annual lump sum contribution to your IRA, writing that check puts some pressure on your monthly budget.

One more advantage: with regular small contributions (dollar cost averaging), you have a regular flow of new money into the account, which takes advantage of monthly compounding in a way that an annual lump sum contribution cannot*.

Are you contributing to your IRA automatically? I can help you arrange automatic contributions so you can save consistently for the future and make your financial life just a little bit easier. Call me at (402) 697-6726 or e-mail me at Anthony.bumgarner@cunamutual.com today - it is easily done.

*Dollar-cost averaging does not assure a profit and does not protect against loss in declining markets. Since dollar-cost averaging involves continued investing regardless of fluctuating securities prices, you should consider the ability to continue purchases over an extended period of time.

Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free (800) 369-2862. **Nondeposit investment and insurance products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the financial institution.** CBSI is under contract with the financial institution, through the financial services program, to make securities available to members. FR111102-9EF4

Sprint



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Enjoy the perks, benefits and exclusive discounts that only credit union members like you can receive.

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- Call **877.SAVE.4CU** (877.728.3428) and let them know you're a **credit union member**. Ask to be a part of the **NACUC_ZZM** Corporate ID to save
- Click **www.SprintSave4CU.com**
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What are you waiting for? Start saving today!

*Application of discount requires two-year contract extension on existing plans. Verification of membership is required at time of activation/upgrade. All rights reserved. Sprint, the logo, and other trademarks are the trademarks of Sprint Nextel



Santa Brings Smiles to Centris!

Over **500** members stopped out to several branches for a **FREE** souvenir picture with Santa, a special gift and refreshments at the annual **Santa at Centris** event.

Centris Feeds 150 Struggling Families

On November 22 Centris staff teamed up to assemble 150 Thanksgiving meal packages from donated food for the hundreds of struggling families **Together** serves. The donated food came from the \$1,890 Centris employees and members raised during the month of November plus the \$1,500 additional donation provided by Centris.

“Without Centris’ help, we would have come up short this year due to increased demand”, said Mike Hornacek of **Together**.

Together is an Omaha metro-area agency working to meet the needs of hundreds of families struggling daily with the basic necessities of life: food, clothing, and shelter by providing free services to the community.



Spotlight:

Dr. Richard Brown Ph.D. and Charles Drew Health Center

Ten years ago, the Charles Drew Health Center (CDHC) Board of Directors in Omaha, NE sought to make a leadership change. It was considered to be behind as a community health center in comparison to others in the country and its reputation within the community was less than desirable. There were many areas from lack of space and staff, to funding levels and services offered that were in need of improvement. Getting to the “next level” would require hiring on a new leader.

Dr. Richard L. Brown, Ph.D., FACHE came to the CDHC in July of 2001 with 25 years of Health Care Administration experience and the vision and ability to bring the Health Center to a higher level of excellence and patient care than it had been previously. Today, the CDHC boasts a facility size double what it was when Dr. Brown first started. The space now includes 23 exam rooms, a large

pharmacy complete with automated equipment, 100 employees including five full time physicians, two full time dentists and two hygienists, extra parking, an expanded campus that houses a maintenance garage for its five CDHC transportation vehicles and fitness center located adjacent to the main facility. Its asset size and reputation have also improved considerably in that time.

Above all, the most important improvement for the CDHC has been the quality of care provided to all its patients. The vision of the CDHC is to be recognized as a major community resource and leader in the delivery of health care services and certainly Dr. Brown has been an integral part in helping the CDHC get there. Since being hired on as CEO for the CDHC, Dr. Brown, along with the Board of Directors, foundation board and his senior management team, have been actively engaged in bringing that vision to the forefront in the Omaha community. They’ve shaped the message that every patient who walks through the doors will receive comprehensive, quality health care from skilled professionals who care about the patients they serve at a cost affordable to their budget.

But health care is not just what Dr. Brown envisioned for the CDHC. He wanted it to be about improving the quality of life for the entire community. Many of the wrap around services such as Omaha Healthy Start, HIV/AIDS Testing and Nutrition Counseling for pregnant and lactating women and children help to educate patients by promoting wellness, self-management and prevention. Many additional services ranging from behavior health and social service all the way to kids programs, parenting and senior services round out the full-spectrum allowing the CDHC to “Grow a Healthy Community”.

Beyond the health center, outreach within the community was important to Dr. Brown for a number of reasons, the biggest being that the CDHC relies on a number of financial sources such as federal and state funding, patient revenue, private insurance and fundraising. Ten years ago, the CDHC was receiving zero dollars from the philanthropic communities in Omaha and Dr. Brown, as well as his senior management team, knew that had to change if the center was going to meet its goals of growing its facility and the programs and services it offered.

The other benefit to community outreach was that it allowed for further education to those people and neighborhoods who may not fully understand the importance of a facility like the CDHC. Since arriving in Omaha, Dr. Brown has become a member with various committees and organizations in the area focusing on community-growth, education and health services so he has been able to reach a large number of people and build an influential network in the community.

But it wasn't just new partnerships that Dr. Brown focused on cultivating, he also saw value in growing some of the longer-standing community partnerships the CDHC formed prior to his arriving in Omaha.

One of those was with Centris when the health center became a Select Employee Group (SEG) of the credit union. Just like the CDHC works with its patients to educate them on living well, Centris works with SEG's like the health center to educate its employees on living well financially. From providing special benefits through our CU@Work program including financial education for health center employees via programs like

Lunch and Learn on-site to offering special employee discounts on banking services, Centris has become a trusted partner to staff of the Charles Drew Health Center.

The importance of relationship building cannot be understated when referring to the success in growth of the CDHC over the past decade. Continued cultivation of them will lead the CDHC into further expansion which can only benefit the community at large in the long run. No matter which projects take shape in the coming months or the coming years, Dr. Brown is confident that the Charles Drew Health Center will remain true to its vision and mission of being recognized as a major community resource and leader in the delivery of comprehensive, quality health care services.

Bring Centris to your workplace

Many leading companies within the community currently participate in the Centris CU @ Work program. If you think your employer would benefit from this **FREE** program designed to enhance an employee's financial wellness, we invite you to contact Dan Palmquist, Business Development Manager at dpalmquist@centrisfcu.org, or call him at (402) 697-6728.

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.



Nada, Zip, Zero...Zilch

Transfer your existing credit card balances of \$1,500 or greater to a new Centris Visa® Credit Card and receive **0% introductory APR*** for the first six months! Then receive **4.99% introductory APR**** for the second six months! After the first year, rates start as low as **8.9% APR*****.

This is a great way to kickoff your new year with extra cash in your wallet. Stop paying high interest on your other credit cards and make the smart move to Centris.

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Federally Insured By NCUA *Non-variable annual percentage rate for balance transfers for the first six months. Rates start as low as 0% APR and are based on credit worthiness. **Non-variable annual percentage rate for balance transfers for second six months. Rates start as low as 4.99% APR and are based on credit worthiness. Must have balance transfer of \$1,500 or greater. New cardholders only. Offer good for a limited time only. After promotion period, rates start as low as 9.9% APR and are based on credit worthiness. 15% APR for Cash Advances. Transaction fee for cash advances is 3% of the advance or a minimum of \$5. Certain restrictions apply. ***After one year of prompt payments, APR for purchases and balance transfers may be reduced by 1%. Active accounts only. **Rates and terms subject to change. Complete terms and conditions will be provided upon application.**

\$aving to Succeed in the New Year

Whether you are looking for immediate financial security or plan to build a retirement nest egg, the New Year is an excellent time to focus on savings.

10 Ways to Get Started:

Find money to save. Devote any windfalls to savings, including raises, bonuses, birthday checks and tax rebate checks issued by the government.

“Walk the Talk.” Commit to putting 10 percent of your take-home pay into an interest-bearing account each month.

Treat it like a bill. Give yourself a due date and a minimum payment and include this critical payment to yourself in your monthly budget.

Pretend it was never yours. Set up an automatic deposit to your emergency fund from your weekly paycheck. If you don't see it, you won't spend it!

Pay yourself for dinner. Skip lunch or dinner out and put what you would have spent in the bank instead.

Leave yourself a tip. Every time you tip a server, pay yourself the same amount. It may seem small, but it adds up!

Get cash back. Round up to the nearest ten when you cash out at a store and slip the small amount into your savings jar.

Keep paying it off. If you recently paid off a big loan, like a student or auto loan, keep paying it, but to yourself. You've lived without it this long; you won't even miss it.

Invest in CDs. You'll earn higher interest and keep your emergency savings just beyond reach, in case you are tempted.

Start today. It doesn't have to be a large sum, as long as it's something. Small amounts really do add up fast.

From Accel Members Financial Counseling, www.accelmembers.org



Coming Soon!

Improved Home Banking Experience

In order to serve you better, Centris is proud to announce that we will launch a new home banking site in March. We are currently working on the required software updates and making preparations for a smooth transfer to this new banking platform. As we get closer to the launch in mid-March, we will make continued announcements for updates on our website, through e-mail and on our Facebook and Twitter pages. Additionally, a demo site will be available soon for you to take a test drive with the new home banking software. Our team is very excited about the enhancements that will make home banking even more convenient for you to use than ever before.

Social Security and Government Payments to Go Electronic

As you may know, changes are coming to the way you receive your Social Security, Supplemental Security Income, Veterans, and Railroad Retirement payments from the U.S. government. Instead of paper checks, all recipients will be required to receive their payments electronically through direct deposit or with a Direct Express debit card from the Treasury.

This new rule took effect on March 1, 2011 for new enrollees while those that already receive their payments via paper check have until **March 1, 2013** to make the switch.

If you have any questions about the changes, feel free to stop into any Centris branch or call any one of our friendly and helpful representatives.



77th Annual Meeting: Tuesday March 27, 2012

The 77th Annual Business Meeting will be held on Tuesday, March 27, 2012 at 6:00 pm at the Centris Headquarters building, 11825 Q Street in Omaha. The Nomination Committee has selected six candidates for the four three-year terms on the board.

Matt Dannehl was appointed by the Board of Directors to fulfill a one-year term after Les Walters submitted his resignation from his position on the board in March of 2011. The rules of the board state that if a candidate is board appointed, he will remain a board member until the next annual meeting of the members. During the election process, he will be placed on the ballot as a candidate for election to the board by the membership.

Voting Procedures:

Each qualified member of Centris who is at least 16 years of age, will receive a ballot mid-February. Ballots will be mailed to the address listed on your account. Complete instructions will be included in each mail ballot packet.

We look forward to see you at the Annual Meeting.

Candidates for the Board of Directors

Linda Aust - Incumbent

Linda is Controller for Omaha Door & Window Co., Inc. As Controller, she oversees the financial operations of the firm. Prior to Omaha Door & Window, Linda spent nine years as a consultant with credit union senior managers on budgeting, risk management and strategic planning. She is familiar with credit union financial statements, NCUA regulations and ratios. Linda has a BS in Accounting from the University of Nebraska - Lincoln. She is a member and past president of the American Society of Women Accountants. Linda is a 2007 inductee into the UNO Women's Walk Hall of Honor, captains a team of walkers annually for the UNO Women's Walk and remains active in the community. She has held several positions on the Centris board including Chairman. Currently, Linda is serving as the board's first-vice chair. She became a credit union member in 1998 when she established her previous employer as a Centris Select Employer Group.

Thomas Beiriger - Incumbent

Tom's experience includes most recently serving as Director, Technology Procurement for CSG International, a provider of customer care and billing solutions for the broadband and telecommunications industry. Prior to that, he was Group Manager, Operations at Qwest Choice TV & Online (formerly US West TeleChoice). He received his Masters in Business Administration from UNO. He holds a Nebraska Certified Public Accountant certificate and is a member of the Nebraska Society of CPA's. Tom has served nine years on Centris' Board of Directors and during this time has held all officer positions, including the position of Chairman of the Board. He has been a Centris member for 24 years.

Michael D. Brock

Michael has 20+ years experience as District Sales Manager for Farm Bureau Financial Services and Prudential Life insurance Company. He has received numerous company awards and industry recognitions, including the Prudential President's Citation. He has presented nationally and internationally on topics related to Agency Management. He holds the Chartered Leadership Fellow designation from the American College in Bryn Mawr, PA, insurance licenses in life, health, annuity, property and casualty, long term care, and is a registered representative. Prior to entering the financial services industry, he was an Omaha Police officer for 21 years, during which he was certified in accident investigation reconstruction. He was honored by the Kiwanis International for outstanding service in the line of duty. He also initiated a police team for the Omaha Lung Association's Corporate Cup and a Christmas charity that became the precursor of today's Shop with a Cop. Mike has been a Centris member for six years.

Matthew J. Dannehl

Matt is employed by Alcatel-Lucent and is responsible for business development in the Multi-Media Integration division and prior to Alcatel-Lucent has worked in various technical and executive management positions for both small companies and large corporations, including Motorola and US WEST. He completed his Bachelor's degree in Business from the University of Nebraska-Kearney in 1988 and an MBA from Rollins College in 2005. He currently serves on the Board of Trustees for Alpha Tau Omega Fraternity in Lincoln and the Board of Directors for the Omaha chapter of the Society of Cable Telecommunications Engineers. Matt has been a member of Centris for 32 years and has served on the Centris Board in an appointed position since April 2011.

Denise A. Hill

Denise is the Senior Vice President, Chief Compliance Officer and General Counsel of Preferred Professional Insurance Company. Before joining PPIC, she was an attorney for Berkshire Hathaway Homestate Company and Zurich. Prior to the insurance industry, Denise was an attorney with the Douglas County Attorney's Office and the City of Omaha Law Department. Currently she is also adjunct faculty for the College of Saint Mary in the Paralegal and the Masters in Organizational Leadership programs and a member of the Advisory Board. She received her JD from Creighton University School of Law and BS from UNO. She is a member of the Nebraska State Bar Association and the Omaha Bar Association, where she was also a past President and program committee chair. She is a Chartered Property and Casualty Underwriter (CPCU) and is a past board member and instructor for the local chapter. Denise has been a Centris member for 30 years.

James Nubel

James is the Managing Attorney of Liberty Mutual's Field Legal office for both Nebraska and Iowa. Nubel practices in the areas of workers' compensation, auto and general liability. He began his legal career in private practice and has served as an Assistant County Attorney in the State of Iowa. He also previously served as an assistant to the mayor of Omaha. James has been a Centris member for 23 years. James has previous experience as a member of the Centris Board of Directors and as a member of the Centris Supervisory Committee. He is currently serving as a board member of the Centris CUSO (Credit Union Service Organization).



(402) 334-7000 or (800) 334-2328
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Holiday Schedule

Offices are closed in observance of:

- Martin Luther King Day** Mon., January 16
- Presidents Day** Mon., February 20
- Memorial Day** Mon., May 28
- Independence Day** Wed., July 4



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