

InTouch

InTouch with your credit union, InTouch with your accounts.

SUMMER 2010



Member Spotlight:

**Jeff
Barnhart**

Centris
FEDERAL CREDIT UNION

It's where you *belong.*



President's Message

I am excited to share with you our progress in building for the future at Centris. Last year we enjoyed celebrating Centris' 75th birthday and began several initiatives to prepare for our future. I am pleased to share with you what we have completed and what we have planned.

Centris has offered mortgage loans to our members for many years, however our capability and product offering was limited. Over the past nine months our mortgage team has been working hard to upgrade our 30-year-old mortgage technology platform. A new loan origination and a new mortgage loan servicing system have recently been implemented. These state of the art systems will allow us to expand our products and provide better service to our members through faster loan approval, more complete and accurate escrow accounting and expanded statements. We also expanded our loan origination staff to put mortgage service representatives in several of our branches. This will provide you with more convenience.

I am also happy to tell you that our new branch in North Omaha will be open in

mid-July. Centris has a large and loyal member base there. They have been asking us to put a branch in North Omaha for many years. The management team and the Board of Directors are excited to see this finally happen. The branch office will feature three drive-through lanes, and a drive up ATM. We will have a week-long, grand opening celebration for our North Omaha branch at the end of August.

We recently announced that our downtown branch location would be closing in mid-July. There were a number of factors that influenced our decision to close this location. These included the expiration of our lease at the end of July. The Landmark building is also under new ownership and their future plans for the building were unclear. There has also been consistent decline in our loan and deposit base at this branch over the years. We did search for another downtown location that would provide an opportunity for better visibility and a drive-through however we did not find an acceptable location. I hope you will consider using our offices in Council Bluffs, South Omaha or our new branch in North Omaha. We can also continue to serve you via the phone, internet and through the mail. I realize this may be an inconvenience for some of our members and for that, I am sorry.

Later this summer we will complete a remodel of our Bellevue branch office. This remodel will involve replacing the Remote Teller System in the branch lobby with a traditional teller counter. We previously completed similar remodels in our branch offices at 168 & Center, 156 & Spaulding and 99 & Giles. This will provide you with a more friendly environment and face-to-face interaction with our tellers.

Also, in July we will occupy a central operations center / headquarters facility. This will enable us to consolidate many of our support units and operations in one location. Today we have these functions spread out over five different locations in Omaha. Centralizing these functions will allow us to work more efficiently and provide a better work environment for our employees. It will also alleviate some of the parking challenges at many of our branch offices.

Over the last several months there have been a variety of regulations and legislation that have been passed or proposed that present challenges for us. These regulations drive costs up and in some cases will result in the elimination of revenue for Centris. At the same time assessments for corporate bailouts and the NCUA insurance fund have increased and will continue for several more years. We are concerned about the affect these changes will have on our ability to offer you the value you expect to get from Centris. They will require that we continue to adapt to a new business climate and environment in the future.

Recently we ran a promotion called, "Penny Pinchers." In this ad we compared our service fees against other financial institutions in the Omaha area. We are proud of the fact that our service fees are among the lowest in town. Each week, we also compare our loan and deposit rates to other financial institutions in Omaha. Our rates are consistently some of the best available. We intend to continue providing you with very competitive rates and fees in the future in spite of these regulatory and legislative challenges that we face. While the current environment is ever changing, our future remains very bright.

Thank you for your loyalty to Centris and for allowing us to have the pleasure to help you with your financial needs and goals in the future. If you have any questions or comments that you would like to share with me, please call me or send an e-mail to kparks@centrisfcu.org. Thank you for your membership and the opportunity to serve you.

Kevin Parks
President / CEO

New Ames Branch To Open

As you may know, Centris announced in January, that it would be opening a new full-service branch in North Omaha. The time has come to make that a reality. The new office at **4804 Ames Avenue** will open its doors on Monday, **July 19**.

We also announced the decision to close our Landmark office at **1299 Farnam Street**. This branch will officially close its doors on Friday, **July 16** along with the two ATM's in that building.

This is an exciting time for Centris and we invite you to join us the week of **August 30** to **September 3** as we officially celebrate the grand opening of the new Centris branch in North Omaha.

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Your Neighborhood Mortgage Experts

Home, there certainly is no place like it. Whether it's your first home or dream home, we're here to assist you in getting it and keeping it. At Centris, you know people you can trust. Centris is member owned and has been managed right here in Omaha for over 75 years. And because we're local, you can be sure that we'll make decisions that are right for you! That's one thing that makes a credit union mortgage special. We provide the care, knowledge and experience to find a mortgage loan that's in your best interest and in your budget. And we've got it all right here - fixed rates, adjustable rates, balloon loans and low money down percentages - as little as 5%.

All mortgage loans made with Centris are financed and serviced locally, so you can still make your payments with us. Plus, not only are our refinancing rates some of the lowest in town, but our closing costs and mortgage insurance rates are also very competitive.

Apply in person or give us a call and get pre-qualified before you shop for your new home. This gives you a good idea of how much home you can afford. We'll show you why Centris is your trusted neighborhood mortgage partner.

Plus for a limited time, you'll get the opportunity to win a FREE Mortgage for a Year! (Up to \$10,000. Odds of winning based on number of entries received.)*

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 5/26/10 through 12/17/10, 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 December 17, 2010, 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 May 26, 2010. 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. DOCS/974343.2

Protect Yourself From Online Fraud



“We suspect an unauthorized transaction on your account. To ensure that your account is not compromised, please click the link below and confirm your identity.”

“During our regular verification of accounts, we could not verify your account information. Please click here to update and verify your information.”

If you receive an e-mail message similar to these, don't bite. They are examples of a scam called **“phishing”** and the perpetrators of this crime want one thing: your personal information. That may include your Social Security number, your account or credit card numbers, your password or login information. Giving this information can result in identity theft, which can wreak havoc with your credit report and your ability to get credit and loans in the future.

Here at Centris, we want you to be informed. Know how to protect yourself from this devastating financial crime:

- Never respond to or click on e-mail requests for personal information, particularly if you are asked to verify your account information. Phishers copy logos from financial institution web sites and use look-alike headers to trick victims into handing over personal information.
- Be suspicious of any e-mail that's not personalized with your name; valid messages from Centris Federal Credit Union are personalized. We would never ask you for personal information in this manner.
- Be suspicious of urgent e-mail requests

- claiming to be from Centris Federal Credit Union or from any other financial institution. Phishers typically include upsetting or exciting (but false) statements to get you to react quickly.
- Never click on links within an e-mail message to get to a web page. Instead, call the company on the phone, or log onto the web site directly by typing the company's web address in your browser.
- If you access your accounts online, regularly log into those accounts. Don't ignore your accounts for as long as a month before you check them.
- Regularly check your credit union and credit card statements to make sure all transactions are legitimate. If anything looks suspicious, contact us or the affected issuer immediately.
- Use antivirus software and a firewall, and keep them up to date. Download updated security patches. For example, if you use Microsoft Internet Explorer, go to microsoft.com/security/ to download a special patch relating to certain phishing schemes.

If you think you've been a victim of a phishing attack, notify us immediately. File a complaint at ftccomplaintassistant.gov/, and then visit the FTC's identity theft web site at ftc.gov/bcpl/edu/microsites/idtheft/. Victims of phishing also can become victims of identity theft, so take steps to minimize your risk. Check your credit reports regularly to see if a thief has opened fraudulent accounts in your name. Visit annualcreditreport.com for details on ordering a free annual credit report from each of the three major credit-reporting agencies - Equifax, Experian, and TransUnion.

If you have any questions about phishing, or about any suspicious financial e-mail you receive, please call us at **(402) 334-7000**. Here at Centris, we are dedicated to help you stay safe and protect your financial resources.



Member Spotlight

Jeff Barnhart

“Play is purposeless, voluntary, fun yet set apart; an end in itself marked by role making which may include rule breaking. In the end, play is limitless – there is never an end.” Jeff Barnhart keeps that quotation written on a notepad as a reminder of what the Omaha Children’s Museum is all about.

As the Chief Museum Officer, Jeff knows what the Children’s Museum stands for, but when he was a child growing up in West Omaha he never experienced it firsthand. It wasn’t until he was an adult, working at the Strategic Air and Space Museum, as the Development Director that he first stepped foot into the place where children learn through play and exploration. During that first visit, Jeff encountered something he had never seen in any museum before: a girl dancing in the entry way. And at that moment he realized this museum was different.

Coming from the Strategic Air and Space Museum, Jeff was used to seeing people simply observe when exploring exhibits. Rarely were there displays that could be interacted with. Of course that’s what sets the Omaha Children’s Museum apart from other traditional museums; all of the exhibits are made for play. The importance of learning through play is emphasized from entry to exit. So when Jeff accepted the opportunity to work for the Omaha Children’s Museum he had to let go of a lot of the structure he was used to. One person who helped him do that was the museum’s Executive Director, Lindy Hoyer.

Jeff met Lindy when he was still with the Strategic Air and Space Museum and the two collaborated as business partners. Now that they are both with the Children’s Museum they have been able to combine their talents in order to create new exhibits that will educate children through play in all new ways. Out of their collaboration came the idea to build company produced exhibits. In order to make the exhibits work, Jeff rallied the volunteer support of many Omaha-based companies. For the first exhibit, corporations such as Kiewit, HDR and Valmont, as well as eight local unions, provided their time and expertise to help create a 10,000 square foot play-construction zone where kids learned about plumbing, HVAC systems, walking on beams, and many other things that go into constructing buildings. The exhibit was such a success that others such as a big backyard and even a supermarket are currently in the works.

In addition to his community-rallying efforts, Jeff has also focused on challenging the Children’s Museum staff to embrace their roles as “Play Experts”. Upon studying the “Disney Way”, Jeff discovered that there was more to the play experience than just allowing children to

touch the displays and exhibits. The staff could help to foster imagination just by interacting with each guest in a way that is engaging and encouraging. Therefore each play expert is challenged to not only help children to learn through play but also to teach parents that they can learn to play with their kids instead of just observing from afar.

Changing the role of the staff within the museum was one way to enhance the experience but Jeff knew there were struggles even before families stepped foot inside the museum. On busy days, the line was usually out the door and restless kids made for a stressful check-in experience. In order to combat that stress, Jeff hired a balloon entertainer for the entryway to keep the kids amused while they waited. This addition did more than just calm the angst, it also served as the foundation for the fun each family would have once inside.

Jeff believes all families within our community should have access to the kind of fun and educational experience the Children's Museum offers, even those in lower income neighborhoods. So, in order to reach all kinds of families from all different neighborhoods Jeff went to the schools. He organized field trips for low income schools, like Liberty Elementary, to visit the museum as a way to extend the education the students receive in the classroom. Ultimately Jeff believes these trips also help create a circle of education for families within the community. If a child is excited about the day they spent learning through play, they will likely take that home with them and share what they learned with the hopes that the entire family can go back to share in the experience together. In fact, Jeff is a good example of that practice because he himself enjoys sharing in the experience with his own family.

Jeff currently resides with his wife, Samantha and their son, Gavin in her hometown of Nebraska City, NE. Even though they live outside of Omaha now, his loyalty to the community he grew up in has never waned. You could even say the same for his dedication to Centris as he has been a member of the community-based credit union since he was a teenager. His dad, who worked for a SEG (Select Employee Group) of Bell Federal, helped him open his first savings and checking accounts, as well as co-signing on his first auto loan. Nowadays, Jeff is not only a member with Centris but he has also gained the support of the credit union as a community partner with the Children's Museum. In fact, Centris is currently sponsoring the exhibit: "Clifford, The Big Red Dog" which will be at the museum until September.

Jeff has a number of ambitions for the future of the museum, including continuing to bring in and create new exhibits as well as increasing the support from the community. But no matter what the plans, he always keeps the mission of the museum in mind. "It's important to remember that rules can be broken here. That you can dance in the entryway. This is a place to imagine; to dream."

See page 9 for a special Rafferty Club member offer to attend the Clifford exhibit at the Omaha Children's Museum!

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) 758-6523.



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Is Your Retirement Plan On Track?

A Message from Centris Investment Services

Do you know how much you can expect from Social Security in retirement, or from any pension plan you have? Or how much you need to save to make up the shortfall in your desired retirement income?

Are you up-to-date on all the tax-favored retirement savings options? Are your retirement investments adequately diversified?

Whether your retirement is far off or just around the corner, now's the time to get answers to all these questions and to put your retirement plan on track. Here's how to get started:

Estimate your retirement income and expenses. The standard advice used to be that for each year in retirement you'd need about 70% to 80% of your pre-retirement expenses. But with longer life expectancies and more active retirement lifestyles, this traditional formula may leave you short. So, take the time to make a more accurate estimate.

Make the most of your employer-sponsored retirement plan. If you have

access to a tax-favored employer-sponsored retirement plan, such as a 401(k), a 403(b) plan, or a 457 governmental plan, make every effort to contribute the maximum allowed.

With these plans you don't have to pay income taxes on the amount you contribute until you make withdrawals, and your earnings grow on a tax-deferred basis.

Contribute to an IRA. Boost your retirement savings by starting an IRA or adding to your existing one. With a Roth IRA, if you're eligible to contribute and if you meet the specified withdrawal conditions, you can withdraw your earnings free from federal income tax.

With a traditional IRA, you don't have to pay income taxes on your earnings until withdrawal, and if you're eligible, you can make tax-deductible contributions.

Invest wisely. Evaluate your current investment mix and set your target asset allocation plan. Dividing your money among the different types of assets is a time-tested way to help reduce risk, as well as a way to smooth out your portfolio's ups and downs.

For more information about retirement planning and personalized assistance, please contact Anthony Bumgarner, the Centris Investment Services Financial Advisor serving the members of Centris Federal Credit Union at (402) 697-6726.

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Join Us For Rafferty Club Appreciation Day!

In appreciation of our youngest members, Centris' Rafferty T. Bear will host a special event at the Omaha Children's Museum on Saturday, **August 21** at **9 am**. Come out for a "bark-tastic" day filled with Big Red fun, light refreshments and exploration of the Museum's many interactive and educational exhibits, including the newest travelling exhibit: "**Adventures with Clifford the Big Red Dog!**" Centris is a proud sponsor of the exhibit, which re-creates Birdwell Island, complete with all of Clifford's friends and runs through September 16, 2010.

Centris members who are 12 years old or younger are eligible for membership in our Rafferty Club. Club members will be eligible to receive **two FREE admission tickets** – one for themselves and a parent or guardian over the age of 18.

Free tickets are limited and will be available on a first-response basis. To reserve your tickets, please visit: <http://centrisraffertykidsclub.eventbrite.com>. Tickets will not be distributed prior to the event. Your name will be on a guest list at the museum and you must check in at the Centris table inside the museum between 9:00 and 11:00 am. Additional tickets may be purchased at the museum. Admission for people ages 2-59 is \$8. For Seniors 60 and older it is \$7.

If your child is not already a Rafferty Club member, sign them up today. There's no time like the present to begin teaching your child about the benefits of saving money. Each and every time a child makes a deposit to their Rafferty Savings Account, they are rewarded with a special prize, no matter the dollar amount. This is our way of encouraging a healthy savings habit. Plus, if you open a new Rafferty Club account with just \$5, your child will receive a **FREE** Centris Piggy Bank. Stop by any branch to open your Rafferty Club Account today!

Think Pink With Centris

Centris supports the fight against breast cancer through our participation in and sponsorship of the 2010 Komen Nebraska Race for the Cure which is scheduled to take place at **8 am** on **October 3, 2010** at the Omaha Civic Auditorium. As our members, you can lend your support to the cause either by joining the Centris Team or by making a donation!

Information about both ways to lend your assistance can be found on our website, www.centrisfcu.org.

Centris Member Appreciation Night Friday, August 6, 2010 at 7:05 pm



VS



Entertainment:

- Help us celebrate the final season at historic Rosenblatt stadium, Centris-style!
- Special ticket price only for Centris members. **FREE** t-shirts to members - while supplies last!
- Come out and see the greatest fireworks show in the Midwest!
- Enjoy **Star Wars Night** at Rosenblatt with fun pre and in-game tributes to the greatest franchise in movie history!
- It will also be **Fritos Family Friday** where fans will be randomly selected to take part in special ballpark experiences throughout the night, like throwing out the first pitch.

Deadline For Ordering Tickets Is Tuesday August 3

If you have any questions or would like to order tickets with a credit card, please call the Royals at (402) 738-2182.

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 Royals by August 3.

Ticket Order Form

Centris Member Appreciation Night With The Royals!

Omaha Royals Baseball
Attn: Matt Bradwell
1202 Bert Murphy Ave.
Omaha, NE 68107
(402) 738-2182
www.oroysals.com

TYPE OF TICKET	QUANTITY	PRICE	TOTAL
RESERVED		\$5.00 EACH	\$

Name: _____ Phone: _____

Address: _____ City: _____ State: _____ Zip: _____

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

Please make checks payable to the Omaha Royals!



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

Follow Us On



Thanks For
Voting Us #1

Holiday Schedule

Offices are closed in observance of:

- Labor Day** Mon., September 6
- Columbus Day** Mon., October 11
- Veterans Day** Thur., November 11



In Omaha 402-334-7000 | *Outside Omaha* 800-334-2328 | *TDD* 402-758-6066

343 N. 114th St., Omaha, NE 68154-5506 • 11718 "M" Circle, Omaha, NE 68137-2219 • 5021 S. 24 St., Omaha, NE 68107-2710 • 4804 Ames Ave., Omaha, NE 68104

2727 S 168th St., Omaha, NE 68130-2261 • 15480 Spaulding Plz., Omaha, NE 68116-6236 • 8250 S. Vista, NE 68128-4261

2207 Pratt Ave., Bellevue, NE 68123-6043 • 7515 Main Street, Ralston, NE 68127-3915 • 2825 Ave. G, Council Bluffs, IA 51501-2147

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