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## Centris opens Council Bluffs branch; positioned for 13th location next year

by Michelle Leach

Centris Federal Credit Union is growing into its 13th branch near 192nd and Harrison next year off of industrywide momentum and outreach efforts, according to President and CEO Steve Swanstrom.

He said one in four Nebraskans are now members of credit unions.

"For the past five years, not only has the number of members been growing, but the annual percentage increase has been growing," Swanstrom said.

Leadership with the credit union founded in 1934 as the Omaha Telephone Employees Federal Credit Union report credit union membership statewide surpassed 500,000 this year.

"This is certainly a milestone number," Swanstrom said.

Historically, the industry that started with around 436,500 members in Nebraska in 2011 made gains of 1.9 percent, 2.6 percent, 3.5 percent, and 4.1 percent in each succeeding year.

Regarding outreach, Centris partners with four radio DJs that regularly endorse the 250-employee credit union.

"While messaging often has a promotional focus, all of them are Centris members and regularly share their own experiences to describe the credit union difference," Swanstrom said. "We are also regularly sharing financial tips and tricks to our Facebook, Twitter and blog that are focused on consumer spending and saving."

Other efforts have centered on cybersecurity, including vendor-partners with advanced monitoring techniques.

"We apply information security



**President and CEO Steve Swanstrom ... Expands presence with industry momentum, outreach efforts.**

standards to include multi-factor authentication, layered security, and strengthened passwords," he said. "Other security standards do not always fall under the definition of cybersecurity; for example, onsite shredding of confidential information, locking workstations and not leaving sensitive records lying around while away from the desk.

"It also extends to email systems as all emails stored on the mail server are fully encrypted and email attachments that contain sensitive data are auto encrypted."

Member data store in the core servicing system and point-to-point data transmission, he adds, are secured with a robust encryption protocol.

"Centris has executed a Cyber Risk Assessment that follows the guidelines of the [Federal Financial Institutions Examination Council] and is recommended by our federal regulator, NCUA," he said, referring to the National Credit Union Admin-

istration. "This assessment is a risk-based tool to ensure key risk areas are identified and proper controls are in place."

Over the past few years, Swanstrom said, the credit union has grown from one full-time equivalent employee involved with cybersecurity processes to a combined FTE count of as many as six personnel involved in some capacity with maintaining and protecting confidential information.

"It is a responsibility today of all of our employees as they utilize technology or have confidential information in their possession at different points in time; however, this is not a singular or department endeavor, it is an overall team effort," he said.

The team is evolving; its newest branch on East Broadway in Council Bluffs opened in June.

"We have seen a significant amount of foot traffic and a continued increase in transactions," Swanstrom said. "Centris hosted our grand opening in July, and in October the staff hosted the Council Bluffs Chamber of Commerce for their Business After Hours function."

Next year, the organization will break ground on its newest branch in the Falling Waters subdivision.

"This will be our 13th branch location and we are really excited to be part of the growth that is happening in the southwest quadrant of the metro area," he said.

Over the nearer-term, the credit union is focusing on its Centris Visa credit card as the holidays approach. Swanstrom said the card starts with a 9.9 percent APR that drops to 8.9 percent APR after a year of on-time payments.

The holidays also mark a busy time for volunteering.

"Our community involvement team members are now preparing for a November food drive, Thanksgiving Day meal deliveries through the Salvation Army KROC Center, Salvation Army bell-ringing and adopt-a-family through Project Harmony," said Dawn Gonzales, VP, community development. "Our employees are busy supporting their favorite causes and have donated over 1,000 hours of their time this year to the various organizations that Centris supports."

As honorary chair of the ALS Walk, Swanstrom led the charge in August for Centris to raise \$7,000-plus.

"We hosted our sixth annual free family movie night at Werner Park in September," Gonzales said.

Sponsorships include MAHA, Cruisin' For A Cure-the Car Show That Saves Men's Lives, the Nebraska Humane Society's Walk for the Animals, Alzheimer's Walk, Susan G. Komen Race for the Cure, Ted E. Bear Hollow's Comfort Food Classic, and Werner's Park's Baseballoween.

"We also have several employees who volunteer for TeamMates and Big Brothers Big Sisters," she said.

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