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Form **990**

Department of the Treasury
Internal Revenue Service

Return of Organization Exempt From Income Tax

Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except black lung benefit trust or private foundation)

▶ The organization may have to use a copy of this return to satisfy state reporting requirements

OMB No 1545-0047

2005

Open to Public Inspection

JAN 12 2011

A For the 2005 calendar year, or tax year beginning , and ending

B Check if applicable
- ☐ Address change
- ☐ Name change
- ☐ Initial return
- ☐ Final return
- ☐ Amended return
- ☐ Application pending

Please use IRS label or print or type. See Specific Instructions

C Name of organization
Centra Credit Union

Number and street (or P O box if mail is not delivered to street address) Room/suite
1430 National Road

City or town, state or country, and ZIP + 4
Columbus IN 47201

D Employer identification no
35-0885381

E Telephone number
812-376-9771

F Accounting method: ☐ Cash ☒ Accrual ☐ Other (specify)

▶

▪ Section 501(c)(3) organizations and 4947(a)(1) nonexempt charitable trusts must attach a completed Schedule A (Form 990 or 990-EZ).

Website: ▶ WWW.CENTRA.ORG

H and I are not applicable to section 527 organizations

H(a) Is this a group return for affiliates? ☐ Yes ☒ No

H(b) If "Yes," enter number of affiliates ▶

H(c) Are all affiliates included? ☐ Yes ☐ No
(If "No," attach a list See instr)

H(d) Is this a separate return filed by an organization covered by a group ruling? ☐ Yes ☐ No

I Group Exemption Number ▶

Organization type (check only one) ▶ ☒ 501(c) (14) ◂ (insert no) ☐ 4947(a)(1) or ☐ 527

M Check ▶ ☒ if the organization is not required to attach Sch B (Form 990, 990-EZ, or 990-PF)

K Check here ▶ ☐ if the organization's gross receipts are normally not more than $25,000 The organization need not file a return with the IRS, but if the organization chooses to file a return, be sure to file a complete return **Some states require a complete return**

L Gross receipts Add lines 6b, 8b, 9b, and 10b to line 12 ▶ 35,067,663

DEC 31 2010

SCANNED FEB 02 2011

Part I Revenue, Expenses, and Changes in Net Assets or Fund Balances (See the instructions.)

1	Contributions, gifts, grants, and similar amounts received				
a	Direct public support	1a			
b	Indirect public support	1b			
c	Government contributions (grants)	1c			
d	**Total** (add lines 1a through 1c) (cash $ ____ noncash $ ____)			1d	0
2	Program service revenue including government fees and contracts (from Part VII, line 93)			2	34,175,195
3	Membership dues and assessments			3	
4	Interest on savings and temporary cash investments			4	
5	Dividends and interest from securities			5	
6a	Gross rents	6a			
b	Less rental expenses	6b			
c	Net rental income or (loss) (subtract line 6b from line 6a)			6c	
7	Other investment income (describe ▶ ____)			7	
8a	Gross amount from sales of assets other than inventory	(A) Securities	(B) Other		
		8a			
b	Less cost or other basis and sales expenses	8b			
c	Gain or (loss) (attach schedule)	8c			
d	Net gain or (loss) (combine line 8c, columns (A) and (B))			8d	
9	Special events and activities (attach schedule) If any amount is from **gaming**, check here ▶ ☐				
a	Gross revenue (not including $ ____ of contributions reported on line 1a)	9a			
b	Less direct expenses other than fundraising expenses	9b			
c	Net income or (loss) from special events (subtract line 9b from line 9a)			9c	
10a	Gross sales of inventory, less returns and allowances	10a			
b	Less. cost of goods sold	10b			
c	Gross profit or (loss) from sales of inventory (attach schedule) (subtract line 10b from line 10a)			10c	
11	Other revenue (from Part VII, line 103)			11	892,468
12	**Total revenue** (add lines 1d, 2, 3, 4, 5, 6c, 7, 8d, 9c, 10c, and 11)			12	35,067,663
13	Program services (from line 44, column (B))			13	
14	Management and general (from line 44, column (C))			14	
15	Fundraising (from line 44, column (D))			15	
16	Payments to affiliates (attach schedule)			16	
17	**Total expenses** (add lines 16 and 44, column (A))			17	29,630,271
18	Excess or (deficit) for the year (subtract line 17 from line 12)			18	5,437,392
19	Net assets or fund balances at beginning of year (from line 73, column (A))			19	61,675,048
20	Other changes in net assets or fund balances (attach explanation) See Statement 2			20	-137,278
21	Net assets or fund balances at end of year (combine lines 18, 19, and 20)			21	66,975,162

Revenue / Expenses / Net Assets

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For Privacy Act and Paperwork Reduction Act Notice, see the separate instructions. See Statement 1

DAA

Form **990** (2005)

91,9 17ME

Part II Statement of Functional Expenses All organizations must complete column (A) Columns (B), (C), and (D) are required for section 501(c)(3) and (4) organizations and section 4947(a)(1) nonexempt charitable trusts but optional for others (See the instructions)

Do not include amounts reported on line 6b, 8b, 9b, 10b, or 16 of Part I		(A) Total	(B) Program services	(C) Management and general	(D) Fundraising
22 Grants and allocations (attach schedule) (cash $ ____ non-cash $ ____) If this amount includes foreign grants, check here ▶ ☐	22				
23 Specific assistance to individuals (attach schedule) ☐	23				
24 Benefits paid to or for members (attach schedule)	24				
25 Compensation of officers, directors, etc	25	639,787			
26 Other salaries and wages	24	6,418,680			
27 Pension plan contributions	25	639,787			
28 Other employee benefits	26	6,418,680			
29 Payroll taxes	27				
30 Professional fundraising fees	28				
31 Accounting fees	29				
32 Legal fees	30				
33 Supplies	31				
34 Telephone	32				
35 Postage and shipping	33	309,143			
36 Occupancy	34	285,702			
37 Equipment rental and maintenance	35	424,692			
38 Printing and publications	36	1,824,478			
39 Travel	37				
40 Conferences, conventions, and meetings	38				
41 Interest	39				
42 Depreciation, depletion, etc (attach schedule)	40				
43 Other expenses not covered above (itemize)					
a See Statement 3	41	10,217,107			
b	42	880,000			
c					
d	43a	8,630,682			
e	43b				
f	43c				
g	43d				
	43e				
	43f				
	43g				
44 **Total functional expenses.** Add lines 22 through 43 (Organizations completing columns (B)-(D), carry these totals to lines 13-15)	44	29,630,271	0	0	0

Joint Costs. Check ▶ ☐ if you are following SOP 98-2

Are any joint costs from a combined educational campaign and fundraising solicitation reported in (B) Program services? ▶ ☐ Yes ☐ No

If "Yes," enter (i) the aggregate amount of these joint costs $ ____ , (ii) the amount allocated to Program services $ ____ ,

(iii) the amount allocated to Management and general $ ____ , and (iv) the amount allocated to Fundraising $ ____

Part III Statement of Program Service Accomplishments (See the instructions.)

Form 990 is available for public inspection and, for some people, serves as the primary or sole source of information about a particular organization How the public perceives an organization in such cases may be determined by the information presented on its return Therefore, please make sure the return is complete and accurate and fully describes, in Part III, the organization's programs and accomplishments

What is the organization's primary exempt purpose? ▶ See Statement 4 All organizations must describe their exempt purpose achievements in a clear and concise manner. State the number of clients served, publications issued, etc Discuss achievements that are not measurable (Section 501(c)(3) and (4) organizations and 4947(a)(1) nonexempt charitable trusts must also enter the amount of grants and allocations to others)	**Program Service Expenses** (Required for 501(c)(3) & (4) orgs , & 4947(a)(1) trusts, but optional for others)
a (Grants and allocations $) If this amount includes foreign grants, check here ▶ ☐	
b (Grants and allocations $) If this amount includes foreign grants, check here ▶ ☐	
c (Grants and allocations $) If this amount includes foreign grants, check here ▶ ☐	
d (Grants and allocations $) If this amount includes foreign grants, check here ▶ ☐	
e Other program services (attach schedule) See Stmt 5 (Grants and allocations $) If this amount includes foreign grants, check here ▶ ☐	
f **Total of Program Service Expenses** (should equal line 44, column (B), Program services) ▶	0

Part IV Balance Sheets (See the instructions.)

	Note: Where required, attached schedules and amounts within the description column should be for end-of-year amounts only			(A) Beginning of year		(B) End of year
Assets	45 Cash-non-interest-bearing			43,516,132	45	38,883,169
	46 Savings and temporary cash investments			31,207,628	46	30,252,934
	47a Accounts receivable	47a				
	b Less allowance for doubtful accounts	47b			47c	
	48a Pledges receivable	48a				
	b Less allowance for doubtful accounts	48b			48c	
	49 Grants receivable				49	
	50 Receivables from officers, directors, trustees, and key employees (attach schedule)				50	
	51a Other notes and loans receivable (attach schedule)	51a	413,452,746			
	b Less allowance for doubtful accounts	51b		373,013,315	51c	413,452,746
	52 Inventories for sale or use				52	
	53 Prepaid expenses and deferred charges				53	
	54 Investments-securities See Statement 6 ▶ [X] Cost [ ] FMV			54,050,528	54	42,426,746
	55a Investments-land, buildings, and equipment basis	55a	20,222,127			
	b Less accumulated depreciation (attach schedule)	55b	9,941,000	8,637,033	55c	10,281,127
	56 Investments-other (attach schedule)				56	
	57a Land, buildings, and equipment: basis	57a				
	b Less accumulated depreciation (attach schedule)	57b			57c	
	58 Other assets (describe ▶ See Statement 7)			15,092,144	58	15,804,695
	59 **Total assets** (must equal line 74) Add lines 45 through 58			525,516,780	59	551,101,417
Liabilities	60 Accounts payable and accrued expenses				60	
	61 Grants payable				61	
	62 Deferred revenue				62	
	63 Loans from officers, directors, trustees, and key employees (attach schedule)				63	
	64a Tax-exempt bond liabilities (attach schedule)				64a	
	b Mortgages and other notes payable (attach schedule)				64b	
	65 Other liabilities (describe ▶ See Statement 8)			463,841,732	65	484,126,255
	66 **Total liabilities.** Add lines 60 through 65			463,841,732	66	484,126,255
Net Assets or Fund Balances	**Organizations that follow SFAS 117, check here** ▶ [ ] and complete lines 67 through 69 and lines 73 and 74					
	67 Unrestricted				67	
	68 Temporarily restricted				68	
	69 Permanently restricted				69	
	Organizations that do not follow SFAS 117, check here ▶ [X] and complete lines 70 through 74					
	70 Capital stock, trust principal, or current funds				70	
	71 Paid-in or capital surplus, or land, building, and equipment fund				71	
	72 Retained earnings, endowment, accumulated income, or other funds			61,675,048	72	66,975,162
	73 **Total net assets or fund balances** (add lines 67 through 69 **or** lines 70 through 72; column (A) **must** equal line 19, column (B) **must** equal line 21)			61,675,048	73	66,975,162
	74 **Total liabilities and net assets/fund balances.** Add lines 66 and 73			525,516,780	74	551,101,417

Part IV-A Reconciliation of Revenue per Audited Financial Statements With Revenue per Return (See the instructions.)

a	Total revenue, gains, and other support per audited financial statements			a	22,008,278
b	Amounts included on line a but not on Part I, line 12				
1	Net unrealized gains on investments	b1	-137,278		
2	Donated services and use of facilities	b2			
3	Recoveries of prior year grants	b3			
4	Other (specify)	b4			
	Add lines b1 through b4			b	-137,278
c	Subtract line b from line a			c	22,145,556
d	Amounts included on Part I, line 12, but not on line a:				
1	Investment expenses not included on Part I, line 6b	d1			
2	Other (specify)	d2	See Stmt 9 12,922,107		
	Add lines d1 and d2			d	12,922,107
e	**Total revenue** (Part I, line 12) Add lines c and d		▶	e	35,067,663

Part IV-B Reconciliation of Expenses per Audited Financial Statements With Expenses per Return

a	Total expenses and losses per audited financial statements			a	16,708,164
b	Amounts included on line a but not Part I, line 17.				
1	Donated services and use of facilities	b1			
2	Prior year adjustments reported on Part I, line 20	b2			
3	Losses reported on Part I, line 20	b3			
4	Other (specify)	b4			
	Add lines b1 through b4			b	
c	Subtract line b from line a			c	16,708,164
d	Amounts included on Part I, line 17, but not on line a:				
1	Investment expenses not included on Part I, line 6b	d1			
2	Other (specify)	d2	See Stmt 10 12,922,107		
	Add lines d1 and d2			d	12,922,107
e	**Total expenses** (Part I, line 17) Add lines c and d		▶	e	29,630,271

Part V-A Current Officers, Directors, Trustees, and Key Employees (List each person who was an officer, director, trustee, or key employee at any time during the year even if they were not compensated) (See the instructions)

(A) Name and address	(B) Title and average hours per week devoted to position	(C) Compensation (If not paid, enter -0-)	(D) Contrib to employee benefit plans & deferred compensation plans	(E) Expense account and other allowances
See Statement 11				

Part V-A Current Officers, Directors, Trustees, and Key Employees (continued)

			Yes	No
75a	Enter the total number of officers, directors, and trustees permitted to vote on organization business at board meetings ▶ 7			
b	Are any officers, directors, trustees, or key employees listed in Form 990, Part V-A, or highest compensated employees listed in Schedule A, Part I, or highest compensated professional and other independent contractors listed in Schedule A, Part II-A or II-B, related to each other through family or business relationships? If "Yes," attach a statement that identifies the individuals and explains the relationship(s)	75b		X
c	Do any officers, directors, trustees, or key employees listed in Form 990, Part V-A, or highest compensated employees listed in Schedule A, Part I, or highest compensated professional and other independent contractors listed in Schedule A, Part II-A or II-B, receive compensation from any other organizations, whether tax exempt or taxable, that are related to this organization through common supervision or common control? **Note.** Related organizations include section 509(a)(3) supporting organizations If "Yes," attach a statement that identifies the individuals, explains the relationship between this organization and the other organization(s), and describes the compensation arrangements, including amounts paid to each individual by each related organization.	75c		X
d	Does the organization have a written conflict of interest policy?	75d	X	

Part V-B Former Officers, Directors, Trustees, and Key Employees That Received Compensation or Other Benefits

(If any former officer, director, trustee, or key employee received compensation or other benefits (described below) during the year, list that person below and enter the amount of compensation or other benefits in the appropriate column. See the instructions)

(A) Name and address	(B) Loans and Advances	(C) Compensation	(D) Contrib to employee benefit plans & deferred compensation plans	(E) Expense account and other allowances
N/A				

Part VI Other Information (See the instructions.)

			Yes	No
76	Did the organization engage in any activity not previously reported to the IRS? If "Yes," attach a detailed description of each activity	76		X
77	Were any changes made in the organizing or governing documents but not reported to the IRS? If "Yes," attach a conformed copy of the changes	77		X
78a	Did the organization have unrelated business gross income of $1,000 or more during the year covered by this return?	78a	X	
b	If "Yes," has it filed a tax return on **Form 990-T** for this year?	78b	X	
79	Was there a liquidation, dissolution, termination, or substantial contraction during the year? If "Yes," attach a statement	79		X
80a	Is the organization related (other than by association with a statewide or nationwide organization) through common membership, governing bodies, trustees, officers, etc., to any other exempt or nonexempt organization?	80a		X
b	If "Yes," enter the name of the organization ▶ and check whether it is ☐ exempt **or** ☐ nonexempt			
81a	Enter direct and indirect political expenditures (See line 81 instructions) 81a			
b	Did the organization file **Form 1120-POL** for this year?	81b		X

Part VI Other Information (continued)

				Yes	No
82a	Did the organization receive donated services or the use of materials, equipment, or facilities at no charge or at substantially less than fair rental value?		82a		X
b	If "Yes," you may indicate the value of these items here. Do not include this amount as revenue in Part I or as an expense in Part II (See instructions in Part III)	82b			
83a	Did the organization comply with the public inspection requirements for returns and exemption applications?		83a	X	
b	Did the organization comply with the disclosure requirements relating to quid pro quo contributions?	N/A	83b		
84a	Did the organization solicit any contributions or gifts that were not tax deductible?	N/A	84a		
b	If "Yes," did the organization include with every solicitation an express statement that such contributions or gifts were not tax deductible?	N/A	84b		
85	501(c)(4), (5), or (6) organizations a Were substantially all dues nondeductible by members?	N/A	85a		
b	Did the organization make only in-house lobbying expenditures of $2,000 or less?	N/A	85b		
	If "Yes" was answered to either 85a or 85b, **do not** complete 85c through 85h below unless the organization received a waiver for proxy tax owed for the prior year				
c	Dues, assessments, and similar amounts from members	85c			
d	Section 162(e) lobbying and political expenditures	85d			
e	Aggregate nondeductible amount of section 6033(e)(1)(A) dues notices	85e			
f	Taxable amount of lobbying and political expenditures (line 85d less 85e)	85f			
g	Does the organization elect to pay the section 6033(e) tax on the amount on line 85f?	N/A	85g		
h	If section 6033(e)(1)(A) dues notices were sent, does the organization agree to add the amount on line 85f to its reasonable estimate of dues allocable to nondeductible lobbying and political expenditures for the following tax year?	N/A	85h		
86	501(c)(7) orgs Enter a Initiation fees and capital contributions included on line 12	86a			
b	Gross receipts, included on line 12, for public use of club facilities	86b			
87	501(c)(12) orgs Enter a Gross income from members or shareholders	87a			
b	Gross income from other sources (Do not net amounts due or paid to other sources against amounts due or received from them)	87b			
88	At any time during the year, did the organization own a 50% or greater interest in a taxable corporation or partnership, or an entity disregarded as separate from the organization under Regulations sections 301.7701-2 and 301 7701-3? If "Yes," complete Part IX		88		X
89a	501(c)(3) organizations Enter Amount of tax imposed on the organization during the year under section 4911 ▶ , section 4912 ▶ , section 4955 ▶				
b	501(c)(3) and 501(c)(4) orgs Did the organization engage in any section 4958 excess benefit transaction during the year or did it become aware of an excess benefit transaction from a prior year? If "Yes," attach a statement explaining each transaction		89b		
c	Enter Amount of tax imposed on the organization managers or disqualified persons during the year sections 4912, 4955, and 4958	▶			
d	Enter Amount of tax on line 89c, above, reimbursed by the organization	▶			
90a	List the states with which a copy of this return is filed ▶ IN				
b	Number of employees employed in the pay period that includes March 12, 2005 (See instructions)	90b	208		
91a	The books are in care of ▶ Alvin Lecher 1430 National Road Located at ▶ Columbus, IN	Telephone no ▶ 812-376-9771 ZIP + 4 ▶ 47201			
b	At any time during the calendar year, did the organization have an interest in or a signature or other authority over a financial account in a foreign country (such as a bank account, securities account, or other financial account)?		91b		X
	If " Yes," enter the name of the foreign country ▶				
	See the instructions for exceptions and filing requirements for **Form TD F 90-22.1,** Report of Foreign Bank and Financial Accounts				
	At any time during the calendar year, did the organization maintain an office outside of the United States?		91c		X
c	If "Yes," enter the name of the foreign country ▶				
92	Section 4947(a)(1) nonexempt charitable trusts filing Form 990 in lieu of **Form 1041**- Check here and enter the amount of tax-exempt interest received or accrued during the tax year	▶ 92			▶ ☐

Part VII Analysis of Income-Producing Activities (See the instructions.)

Note: Enter gross amounts unless otherwise indicated	Unrelated business income		Excluded by sec 512, 513, or 514		(E) Related or exempt function income
	(A) Business code	(B) Amount	(C) Exclusion code	(D) Amount	
93 Program service revenue					
a Interest on loans receivable					24,949,346
b Investment securities income					1,384,207
c Interest on deposits					1,719,083
d Service charges					4,139,850
e Credit card income					1,982,709
f Medicare/Medicaid payments					
g Fees and contracts from government agencies					
94 Membership dues and assessments					
95 Interest on savings and temporary cash investments					
96 Dividends and interest from securities					
97 Net rental income or (loss) from real estate					
a debt-financed property					
b not debt-financed property					
98 Net rental income or (loss) from personal property					
99 Other investment income					
100 Gain or (loss) from sales of assets other than inventory					
101 Net income or (loss) from special events					
102 Gross profit or (loss) from sales of inventory					
103 Other revenue a					
b Insurance commissions	523000	115,618			
c Financial advisory services	524113	109,985			
d All other					666,865
e					
104 Subtotal (add columns (B), (D), and (E))		225,603		0	34,842,060
105 Total (add line 104, columns (B), (D), and (E))				▶	35,067,663

Note: Line 105 plus line 1d, Part I, should equal the amount on line 12, Part I

Part VIII Relationship of Activities to the Accomplishment of Exempt Purposes (See the instructions)

Line No. ▼	Explain how each activity for which income is reported in column (E) of Part VII contributed importantly to the accomplishment of the organization's exempt purposes (other than by providing funds for such purposes).
	See Statement 12

Part IX Information Regarding Taxable Subsidiaries and Disregarded Entities (See the instructions.)

(A) Name, address, and EIN of corporation, partnership, or disregarded entity	(B) Percentage of ownership interest	(C) Nature of activities	(D) Total income	(E) End-of-year assets
N/A	%			
	%			
	%			
	%			

Part X Information Regarding Transfers Associated with Personal Benefit Contracts (See the instructions.)

(a) Did the organization, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract? ☐ Yes ☒ No

(b) Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit contract? ☐ Yes ☒ No

Note: If "Yes" to (b), file Form 8870 and Form 4720 (see instructions)

Please Sign Here

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete Declaration of preparer (other than officer) is based on all information of which preparer has any knowledge

X [signature] X 12/30/10

Signature of officer — Date

Alvin Lecher — VP Finacial Operations

Type or print name and title

Paid Preparer's Use Only

Preparer's signature [signature] Date 12/30/10 Check if self-employed ▶ ☐ Preparer's SSN or PTIN (See Gen Instr W) P00234662

Firm's name (or yours if self-employed), address, and ZIP + 4: Clark & Leucht, P.C., 320 N. Meridian St. Suite 428, Indianapolis, IN 46204

EIN ▶ 35-1458829

Phone no ▶ 317-264-1095

Statement 1 - Explanation for Not Filing on Time

Description

Statement 3 - Form 990, Part II, Line 43 - Other Functional Expenses

Description	Total Expenses	Program Service	Mgt & General	Fund-Raising
	$	$	$	$
Expenses				
Transaction processing exp	1,964,746			
Advertising and promotion	411,255			
Cerdit card processing exp	768,594			
Provision for loan losses	2,705,000			
All other	2,781,087			
Total	$ 8,630,682	$ 0	$ 0	$ 0

Statement 4 - Form 990, Part III - Organization's Primary Exempt Purpose

State chartered and Federally insured Credit Union which grants consumer loans including credit cards, lease financing and open-end credit, mortgage loans and business loans to its members.

Statement 5 - Form 990, Part III, Line e - Other Program Services

Description
All ctivities are State Charted Credit Union activities which are exempt under section 501 c 14

Statement 6 - Form 990, Part IV, Line 54 - Investments in Securities

Description	Beginning of Year	End of Year	Basis of Valuation
Corporate Bonds			
Available for sale	44,749,453	31,443,950	Market
Held to maturity	9,301,075	10,982,796	Cost
	54,050,528	42,426,746	

Statement 7 - Form 990, Part IV, Line 58 - Other Assets

Description	Beginning of Year	End of Year
Corporate CU membership shares	$ 2,645,743	$ 2,678,392
FHLB stock	1,300,600	1,328,100
NCUA share fund dep	4,538,378	4,384,323
All other	6,607,423	7,413,880
Total	$15,092,144	$15,804,695

Statement 8 - Form 990, Part IV, Line 65 - Other Liabilities

Description	Beginning of Year	End of Year
Member deposits	$ 462479446	$ 482635463
Other liabilities	1,362,286	1,490,792
Total	$ 463841732	$ 484126255

Statement 9 - Form 990, Part IV-A - Other Revenue Included on Return

Description	Amount
Provision for loan losses	$ 2,705,000
Interest expense on deposits	10,217,107
Total	$12,922,107

Statement 10 - Form 990, Part IV-B - Other Expenses Included on Return

Description	Amount
Provision for loan losses	$ 2,705,000
Interest expense on deposits	10,217,107
Total	$12,922,107

Statement 11 - Form 990, Part V-A - List of Officers, Directors, Trustees, and Key Employees

Name	Address	Title	Average Hours	Compensation	Benefits	Expenses
Tom Kieffer	967 Junco Drive					
	Columbus IN 47203	Chairman	2	4,200	0	0
Shirley Kreutzjans	4085 S Gladstone Ave					
	Columbus IN 47201	V. Chairman	2	4,200	0	0
Bryan Curry	14201 W Georgetown Rd					
	Columbus IN 47201	Secretary	2	4,200	0	0
Craig Monroe	721 N Monroe Ct					
	Columbus IN 47201	Treasurer	2	4,200	0	0
E Melinda Engelking	939 S Wolfcreek Rd					
	Columbus IN 47201	Board Member	2	4,200	0	0
James Johnson	1555 North Meadows Court					
	Columbus IN 47203	Board Member	2	4,200	0	0
Loretta Burd	9881 W Shore Dr					
	Columbus IN 47201	CEO-Pres.	40	278,618	7,165	0
Douglas Harris	422 Ridgeview Ct					
	Columbus IN 47201	CFO	40	125,476	3,570	0
Patricia Knorr	2260 Lake Crest Dr					
	Columbus IN 47201	COO	40	80,000	0	0
Charles Collyer	1916 Lee Street					
	Columbus IN 47201	VP Lending	40	74,173	2,225	0
James Mills	4013 Marquette Dr					
	Floyds Knobs IN 47119	SIM Pres.	40	43,360	0	0

Statement 12 - Form 990, Part VIII - Relationship of Activities

Line No.	Description
93a	Org. is a credit union, exempt under sec. 501(c)(14)
93b	Org. is a credit union, exempt under sec. 501(c)(14)
93c	Org. is a credit union, exempt under sec. 501(c)(14)
93d	Org. is a credit union, exempt under sec. 501(c)(14)
93e	Org. is a credit union, exempt under sec. 501(c)(14)
103d	Org. is a credit union, exempt under sec. 501(c)(14)