



**WELCOME
— TO —
CENTRIC!**

**We make it easy to Live Better,
no matter where your road takes you.**



centric
FEDERAL CREDIT UNION

mycentric.org

LENDING

From a car and house to RVs or cold, hard cash, we can finance what you need and want in life.

AUTO LOANS



Centric offers flexible terms with competitive interest rates for both new and used vehicles. We'll have you cruising around in no time!

REAL ESTATE & HOME LOANS



Because we have a variety of options available, our experienced mortgage lenders can tailor our mortgage programs to fit your situation, no matter how unique it may be.

PERSONAL LOANS



Sometimes you just need cash. For those times, Centric has both secured and unsecured personal loans available.

RVs & OTHER LOANS



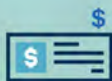
Looking to have some fun with a new boat, RV, or tractor? If it moves, we can finance it!

BUSINESS LOANS



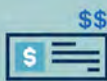
With timely, local decision making, you'll get a faster response on all the credit decisions crucial to your small business's success.

CHECKING & SAVINGS ACCOUNTS



EARN BETTER

Centric offers free rewards-based checking accounts with high dividends & ATM fees refunded when you qualify with Centric!



SPEND BETTER

Get cash back on everyday debit card purchases & ATM fees refunded when you qualify with Centric!



SAVE BETTER

Earn more dividends on your savings with the Save Better Account! Pair your savings account with a Spend Better or Earn Better checking account to automatically save more than you would with Basic Savings.

Worried about whether you'll have enough for what's around the corner? Let us take that pressure off of you with our **Kidz Saver, Santa Saver, Vacation Saver, Certificates, or IRA**. Just ask a Centric representative how to start!

FREQUENTLY ASKED QUESTIONS

How do I access online banking?

Visit www.MyCentric.org and click 'Login' to access online banking. Use your existing Username to login. For the password, enter the last 4 digits of the primary member's SSN. This is a one-time password, so be prepared to create a new password with the first sign-in to online banking.

Will my account be combined with accounts at Centric?

No, we will keep these accounts separate unless the DOTD member would like to merge them under one account.

Does Centric offer IRAs?

Yes - Centric offers both Roth and Traditional IRAs as well as IRA CDs. If you currently have an IRA at DOTD, the IRA will earn Centric's current rate of .896%.

Will I get a new debit card?

Yes! In fact, you will receive a new debit card prior to August 3, 2020. Once activated, you may begin using your new debit card on August 3, 2020.

If I already have Bill Pay, will I be able to access my account?

Please contact Centric to discuss Bill Pay Options.

What's my account number at Centric?

Your new account number with Centric will be 8 numbers and start with the number 8. For example - account number 1234 at DOTD is now 80001234.

Will my Auto Transfers occur automatically to my new Centric account?

We're taking care of these for you. Feel free to call us to verify what we have set up and to make any changes that you'd like!

Will my scheduled Direct Deposit credit to my Centric account?

Yes, indeed! If you have any questions, please reach out to us at (318) 340-9656.

If I have an automatic payment for a loan(s), will the payment post as agreed?

Yes! The loan payment will be posted as agreed upon. To verify, feel free to contact us and one of our Centric Representatives will answer any questions you may have.

Will I still be able to use my DOTD checks on my account?

Yes and upon your request, as a gift, we will order 1 box of Centric checks, complimentary. Contact us to receive free order.



AT CENTRIC, YOU'LL NOT ONLY LIVE BETTER, BUT WE'LL ENSURE YOU'LL BANK BETTER, TOO.

BUT WHAT DOES THAT MEAN TO YOU?

At Centric, you'll find all the financial services you need right here, with lower loan rates, fewer fees and exclusive benefits – plus the friendly, comfortable, and neighborly service you expect. Founded in 1937, we have created our own unique brand by the way we serve each person that walks through our doors. We look forward to serving you by offering resources to help you plan for your future and reach your financial goals. We are excited to welcome you to the Centric family. The staff from DOTD Credit Union will be joining us. Feel free to reach out at (318) 340-9656 to schedule an appointment.

MEMBER BENEFITS & SERVICES

- MyCentric Online Banking & Bill Pay
- MyCentric Mobile App with Mobile Check Deposit
- Instant-Issue Debit Cards
- Personal & Commercial VISA® Credit Cards
- Extended Warranties
- Savings on Insurance
- VISA® Gift Cards

FINANCIAL COUNSELING SERVICES

Debt Free with Kelly | Kelly Brantley is a Dave Ramsey Certified Counselor sponsored by Centric. As a member, you can begin your journey to financial freedom today. Learn more about these and other Member Benefits at mycentric.org.

Certified Financial Counselors | To help you Live Better, Centric has over 30 Certified Credit Union Financial Counselors on staff. These team members are readily available to meet with you at any time to go over your income, expenses, and credit report to get a clear picture of your current situation — so you can be prepared for whatever comes your way. Call 318.340.9656 to get started today!

CENTRIC CENTERS

Monroe

710 Highway 165 N

1100 Pecanland Road

West Monroe

1091 Thomas Road

2253 Arkansas Road

Ruston

1514 Eagle Drive



mycentric.org
(318) 340-9656

